# The Independent.

Entered at the Post-office at New York, as Second-class Mail Matter.

"EVEN AS WE HAVE BEEN APPROVED OF GOD TO BE INTRUSTED WITH THE GOSPEL, SO WE SPEAK; NOT AS PLEASING MEN, BUT GOD WHICH PROVETH OUR HEARTS."

VOLUME XLIII. NEW YORK, THURSDAY, JUNE 25, 1891. NUMBER 2221.


## The Independent.

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### HER PITY.

BY THE LATE PHILIP BOURKE MARSTON.

THIS is the room to which she came that day—
Came, when the dusk was falling cold and gray—
Came, with soft step, in delicate array,

And sat beside me in the firelight there;
And, like a rose of perfume rich and rare,
Thrilled with her sweetness the environing air.

We heard the grind of traffic in the street—
The clamorous calls—the sound of passing feet—
The wail of bells that in the twilight beat!

Then I knelt down, and dared to touch her hand—
Those slender fingers, and the shining band
Of happy gold wherewith her wrist was spanned;

O thought by which despair is half consoled!
That slender hand lay once within my hold,
And round my own I felt her fingers fold.

Her radiant beauty made my heart rejoice;
And then she spoke, and her low, pitying voice
Was like the soft, pathetic, tender noise

Of winds that come before a summer rain:
Once leaped the blood in every clamorous vein—
Once leaped my heart, then dumb stood still again.

### ST. JOHN'S EVE.

BY JULIA C. R. DORR.

THE veil is thin between
The seen and the unseen—
Thinner to night than the transparent air;
All heaven and earth are still,
Save when from some far hill
Floateth the nightbird's unavailing prayer;
Up from the mountain bars
Climb the slow, patient stars,
Only to faint in moonlight white and rare!

Ere earth had grown too wise
To commerce with the skies,
On this midsummer night the men of old
Believed the dead drew near,
Believed that they could hear
Voices long silent speaking from the mold,
Believed whoever slept
Unearthly vigil kept
Where his own death knell should at last be tolled.

In solemn midnight marches
Beneath dark forest arches,
They fancied that their hungry souls found God;
His angels clad in light
Stole softly through the night,
Leaving no impress on the yielding sod,
And bore to mortal ears
Tidings from other spheres,
The undiscovered way no man hath trod.

Ah! what if it were true?
Then would I call ye who
Have one by one beyond my vision flown;
I would set wide the door
Ye enter now no more
Crying, "Come in from out the void unknown!
Come as ye came of old
Laden with love untold"—
Hark! was that nothing but the night wind's moan?

RUTLAND, VT.

### SUFFICIENCY.

BY GLEESON WHITE.

A LITTLE love, of Heaven a little share,
And then we go—what matters it? since where,
Or when, or how, none may aforetime know,
Nor if Death cometh soon, or lingering slow,
Send on ahead his herald of Despair.

On this gray life, Love lights with golden glow
Refracted from The Source, his bright wings throw
Its glory on us, if Fate grant our prayer
—A little love!

A little; 'tis as much as we may bear,
For Love is compassed with such magic air
Who breathes it fully dies; and knowing so
The Gods all wisely but a taste bestow
For little lives, a little while they spare
A little love.

NEW YORK CITY.

### DR. PHILLIPS BROOKS,

BISHOP OF MASSACHUSETTS.

BY THE VEN. FREDERICK W. FARRAR, D.D.,
ARCHDEACON OF WESTMINSTER.

[The following article was written for an English journal for young men; and we have obtained the privilege of simultaneous publication.—ED. IND.]

IN writing these words about my friend Dr. Phillips Brooks, I shall not pander to the curiosity which hungers for personal details, but shall mention those large and sunny qualities of heart and mind which make Dr. Phillips Brooks one of the most enviable and one of the most widely loved of men.

He was born in Boston on December 13th, 1835, and is, therefore, fifty-five years old. He went to Harvard University, where he graduated in 1855; and after taking his degree he studied at a divinity school in Virginia, and was ordained in 1859. From 1859 to 1869 he labored in Philadelphia, and partly as a Rector of the principal church in that city. In 1869 he was called to Boston, and for twenty-two years he has been Rector of Trinity Church, in the city of his birth. The church is by far the finest ecclesiastical building in America, and was designed by an American architect of genius, Mr. Richardson, whose premature death was universally lamented. The church holds upward of 2,000 people; and as Boston is considered to be the most intellectual city in America, it is probable that the congregation to which Dr. Brooks has preached for so many years is representative of the best culture of the great Western Hemisphere. The members of that congregation are devotedly attached to their eminent pastor. It is undoubtedly the case, as Professor Bryce observes in his great work on America, that the average American clergyman is better off than the average English clergyman. Any Rector, who, like Dr. Brooks, has won the attachment of his hearers, is sure to be the frequent recipient of such generous acts of kindness as are exceedingly rare in England. A few years ago, thinking that he looked a little tired, some members of his parish met together, and at once begged him to leave them for a year and to travel in Europe and India, without once thinking of them; they offered to pay *all* his expenses for the year, and also to pay and provide for his substitute during his absence. The generous and noble offer was, I believe, at once declined, except so far as leave of absence was concerned; for Dr. Brooks has always been in comfortable circumstances, and is still a bachelor. I told him that in England a clergyman might be worn out with overwork, and his face assume a deathly pallor, and that yet, in thousand of parishes, it would not occur to those for whom he was spending and being spent, to come forward with such spontaneous considerateness. "Oh," he replied, laughing; "it was only because they were tired of me, and wanted a little change!"

When I was in America I was twice the guest of Dr. Phillips Brooks in his beautiful and delightful home in Clarendon Street, Boston. That home is full of objects of interest which he has collected in his travels, and is replete with comforts; but the infinite charm of its hospitality depends on the unaffected kindness, the rich culture, and the never-flagging brightness of spirit which characterize the host himself. Surrounded by admirers, he is wholly unspoilt by their adulations. His invincible manliness rises superior to all mere flattery, while he enjoys—as any good man may well enjoy—all honest and sincere appreciation. Dearer to him than the applause of thousands is the undying attachment of a small circle of intimate friends; and no one who has met him in the familiar intercourse of this happy circle is likely to forget the Sunday evenings which he has spent in the rectory of Holy Trinity, Boston.

But all America knows and loves and is proud of Phillips Brooks. I traveled with him to various large towns, and it was delightful to see the enthusiasm which his presence evoked in every audience; for his face and figure are universally known throughout the States. He is a man of magnificent physique, at least six feet four high, and of proportionate mold. Ordinary men look mere children beside him. Whenever I appeared with him on any platform there was sure to be a call for him, and this was most of all the case when he visited any university; for young men usually know a man when they see him, and Phillips Brooks is every inch a man. There is nothing artificial about him. The most cultivated and the ablest preacher in America, he is wholly free from the self-consciousness, the artificial mannerism and the petty pomposities which mark the commonplace ecclesiastic in every country. He always acts and speaks like a man among men, and the youths of America, to whatever religious denomination they may belong, recognize in him a man who feels a deep sympathy with them in all their temptations and difficulties, and who has set them an example of that stainless chivalry and large-hearted tolerance which mark the true gentleman and the true Christian.

If there be any living man whose mere presence seems to dispel all acrimony and cynicism it is he. He enjoys life with all the heartiness of a boy, and in this respect he resembles Dr. Norman Macleod. He has traveled widely, carrying everywhere a quick power of observation and a receptive spirit. Before he dies he hopes to have seen at least something of most regions of this fair world. The heat of the summer and early autumn in the American cities is so intense, that the great majority of the worshipers in the Episcopal churches of wealthy districts—and the poor are mainly Roman Catholics—spend some months among the mountains or by the sea. Many churches are closed, or have fewer services for an inappreciable fragment of their usual congregations. This is the reason why American clergymen can travel far more than we can. In any ordinary gathering of a hundred English clergymen not more than two would have visited America; in any ordinary gathering of a hundred American clergy—and I met such gatherings frequently—there would scarcely be one who had not visited England. Few, however, have had the delights of such extensive journeys as have fallen to the lot of Dr. Phillips Brooks.

Dr. Brooks, like Robert Browning, "believes in the soul and is very sure of God." He has the keenest interest in the rising generation, and envies them the share which they will have, as "the trustees of posterity," in a future which he not only views without alarm, but with the most glowing spirit of optimism. He thinks that the progress of the human race, in all things beautiful and noble, has all the certainty of a law. While he has rejoiced—as it has been given to few to rejoice—in all the rich beatitudes of a useful and honored life, his one regret is that the brevity of life will prevent him from witnessing the beauty of those far horizons, which, as he believes, will unfold themselves before the happy eyes of those who now are young. The age through which we and he have lived has been a very wonderful age; but he thinks that its wonders are but preludes to those which lie just beyond the entrance-door of the age which is to come.

Sympathy for all that is human, sunny geniality, unquenchable hopefulness, delight in all that is good and beautiful, a quick sense of humor, a large breadth of view, and the difficult combination of intense personal convictions with absolute respect and tolerance for the views of others, are the distinguishing features of his intellectual and spiritual character. They give to him the personal fascination which not even his opponents can resist. The High Church party in America look on his views with scant patience, and he has had to bear the brunt of their bitter criticisms; yet when one of the Cowley Fathers was elected to a bishopric, he found a supporter in Dr. Brooks, who knows that opinions must differ, and that there is room for diversity of methods and views in the Divine charity of the Church of God. He is one of those men to whom the Americans apply the epithet "magnetic," and his very recent election to the Bishopric of Massachusetts was received with a perfect storm of enthusiasm by men of all shades of thought.

In England he was first heard in Westminster Abbey and in St. Margaret's Church. In St. Margaret's many of the first men in the kingdom came to hear him. He has since been invited to preach before the Queen and at both the Universities. Of those who have listened to his large utterance[illegible] have felt that if we had even four or five such [illegible] he in the Church of

England, the atmosphere of her ecclesiastical assemblies would be more sunny and less suffocating than it sometimes tends to become. But I cannot recall the name of a single divine among us, of any rank, who either equals him as a preacher, or has the large sympathies and the rich endowments which distinguish him as a man.

As a preacher, he is marked by a certain fervid impetuosity, which reminds the hearer of an express train sweeping all minor obstacles out of its path in its headlong rush. His utterance is exceptionally rapid. He speaks many more words in a minute than our most rapid orators, and reduces reporters to absolute despair. This is so far a defect that it it exceedingly difficult for the hearer to keep pace with the sequence of his thoughts, conveyed, as they often are, in language of great beauty. The term "popular preacher" is mixed up with so many connotations of superficialty, of effeminacy, of vanity, of emptiness, of verbosity, that any one to whom it is applied may well regard it as a term of humiliating insult. But Dr. Phillips Brooks is most popular as a preacher, and yet has gained his popularity by qualities the very opposite of those which are supposed to attract congregations of young ladies and enraptured devotees. He is thoughtful, plain-spoken, fearless, essentially manful, and entirely alien from the petty tricks and intrigues which are too often visible in the favorites and fuglemen of parties. I have no space to enter into his style or his theology; but if my readers wish to be brought face to face with teaching which is profoundly and genuinely religious, with no trace of artificial scholasticism, or the phrases and shibboleths and half truths of party theology; if they want to know something of Christianity as Christ taught it, before it was corrupted by a thousand alien influences of sacerdotalism and ecclesiasticism, let them read the books of Dr. Phillips Brooks on "Tolerance," and on the "Influence of Jesus," or his three volumes of sermons preached in Englah and American churches. Such books may serve to sweep away many cobwebs, and to show them that, as the great divine, Benjamin Whichcot, said, "Religion means, above all, a good mind and a good life."

## GOSSIP IN A LIBRARY.

BY EDMUND GOSSE.

### CATS.

LES CHATS. A ROTTERDAM CHEZ JEAN DANIEL BEMAN. MDCCLXVIII.

An accomplished lady of my acquaintance tells me that she is preparing an anthology of the Cat. This announcement has reminded me of one of the oddest and most entertaining volumes in my library. People who collect prints of the eighteenth century know an engraving which represents a tomcat, rampant, holding up an oval portrait of a gentleman, and standing, in order to do so, on a volume. The volume is "*Les Chats*," the book before us, and the portrait is that of the author, the amiable and amusing Augustin Paradis de Moncrif. He was the son of English, or more probably of Scotch parents, settled in Paris, where he was born in 1687. All we know of his earlier years is to be found in a single sparkling page of D'Alembert, who makes Moncrif float out of obscurity like the most elegant of iridescent bubbles. He was handsome and seductive, turned a copy of verses with the best of gentlemen, but was particularly distinguished by the art with which he purveyed little dramas for the amateur stage, then so much in fashion in France. Somebody said of him, when he was famous as the laureate of the Cats, that he had risen in life by never scratching, by always having velvet paws, and by never putting up his back, even when he was startled. Voltaire called him "My very dear Sylph," and he was the ideal of all that was noiseless, graceful, good-humored and well-bred. He slipped unobtrusively into the French Academy, and lived to be eighty-three, dying at last, like Anacreon, in the midst of music and dances, and fair nymphs of the opera, affecting to be a sad old rogue to the very last.

This book on Cats, the only one by which he is now remembered, was the sole production of his lifetime which cost him any annoyance. He was forty years of age when it appeared, and it was considered a little frivolous, even for such a *petit conteur* as Moncrif. People continued to tease him about it, and the only rough thing he ever did was the result of one such twitting. The poet Roy made an epigram about "cats" and "rats," in execrable taste, no doubt; this stung our Sylph to such an excess that he waited outside the Palais Royal, and beat Roy with a stick when he came out. The poet was, perhaps, not much hurt; at all events he had the presence of mind to retort: "*Patte de velours—patte de velours, Minon-minet!*" It was six years after this that Moncrif was elected into the French Academy, and then the shower of epigrams broke out again. He wished to be made historiographer. "Oh, nonsense, the wits cried, "he must mean historiogriffe," and they invited him, on nights when the Academy met, to climb on to the roof and *miaou* fro[illegible] chimney-pots. He had the weakness to apologize [illegible] his charming book, and to withdraw it from circu[illegible]n. His pastoral tales and her[illegible] and Erosines, which to us seem utterly vapid and frivolous, never gave him a moment's uneasiness. His crumpled roseleaf was the book by which his name lives in literature.

The "Book of Cats" is written in the form of eleven letters to Madame la Marquise de B——. The anonymous author represents himself as too much excited to sleep, after an evening spent in a fashionable house, where the company was abusing cats. He was unsupported; where was the Marquise, who would have brought a thousand arguments to his assistance, founded on her own experience of virtuous pussies? Instead of going to bed he will sit up and indite the panegyric of the feline race. He is still sore at the prejudice, the injustice of the people he has just left. It culminated in the conduct of a lady who declared that cats were poison, and who, "when pussy appeared in the room, had the presence of mind to faint." They had rallied him on the absurdity of his enthusiasm; but, as he says, the Marquise well knows "how many women have a passion for cats, and how many men are women in this respect."

So he starts away on his dissertation, with all its elegant pedantry, its paradoxical wit, its genuine touches of observation, and its constant sparkle of anecdote. He is troubled to account for the existence of the cat. An Ottoman legend relates that when the animals were in the Ark, Noah gave the lion a great box on the ear, which made him sneeze, and produce a cat out of his nose. But the author questions this origin, and is more inclined to agree with a Turkish minister of religion, sometime ambassador to France, that the ape, "weary of a sedentary life" in the ark, paid his attentions to a very agreeable young lioness, whose infidelities resulted in the birth of a tomcat and a puss cat, and that these, combining the qualities of their parents, spread through the ark "*un esprit de coquetterie*," which lasted during the whole of the sojourn there. Moncrif has no difficulty in showing that the East has always been devoted to cats, and he tells the story of Mohammed, who, being consulted one day on a point of piety, preferred to cut off his sleeve, on which his favorite pussy was asleep, rather than wake her violently by rising.

From the French poets, Moncrif collects a good many curious tributes to the "harmless, necessary cat." I am seized with an ambition to put some fragments of these into English verse. Most of them are highly complimentary. It is true that Ronsard was one of those who could not appreciate a *matou*. He sang or said:

> "There is no man now living anywhere
> Who hates cats with a deeper hate than I;
> I hate their eyes, their heads, the way they stare,
> And when I see them come, I turn and fly."

But among the *précieuses* of the seventeeth century, there was much more appreciation. Mme. D shoulières wrote a whole series of songs and couplets about her cat, Grisette. In a letter to her husband, referring to the attentions she herself receives from admirers, she adds:

> "Deshoulières cares not for the smart
> Her bright eyes cause, disdainful hussy,
> But like a mouse, her idle heart
> Is captured by a pussy."

Much better than these is the sonnet on the cat of the Duchess of Lesdiguières, with its admirable line:

"*Chatte pour tout le monde, et pour les chats tigresse.*"

A fugitive epistle by Scarron, delightfully turned, is too long to be quoted here, nor can I pause to cite the rondeau which the Duchess of Maine addressed to her favorite. But she supplemented it as follows:

> "My pretty Puss, my solace and delight,
> To celebrate thy loveliness aright,
> I ought to call to life the bard who sung
> Of Lesbia's sparrow with so sweet a tongue;
> But 'tis in vain to summon here to me
> So famous a dead personage as he,
> And you must take contentedly to-day
> This poor rondeau that Cupid wafts your way."

When this cat died, the Duchess was too much affected to write its epitaph herself, and accordingly it was done for her, in the following style, by La Mothe le Vayer, the author of the "Dialogues":

> "Puss passer-by, within this simple tomb
> Lies one whose life fell Atropos hath shred;
> The happiest cat on earth hath heard her doom,
> And sleeps forever in a marble bed.
> Alas! what long, delicious days I've seen!
> O cats of Egypt, my illustrious sires,
> You who on altars, bound with garlands green,
> Have melted hearts, and kindled fond desires,
> Hymns in your praise were paid, and offerings too;
> But I'm not jealous of those rites divine,
> Since Ludovisa loved me, close and true,
> Your ancient glory was less proud than mine.
> To live, a simple pussy, by her side,
> Was nobler far than to be deified."

To these and other tributes Moncrif adds idyls and romances of his own, while regretting that it never occurred to Theocritus to write a "*bergerie de chats.*" He tells stories of blameless pussies beloved by Fontenelle and La Fontaine, and quotes Marot in praise of "the green-eyed Venus." But he tears himself away, at last, from all these historical reminiscences, and in his eleventh letter he deals with cats as they are. We hasten as lightly as possible over a story of the disinterestedness of a feline Héloïse, which is too pathetic for a nineteenth-century ear. But we may repeat the touching anecdote of Bayle's friend, Mlle. Dupuy. This lady excelled to a surprising degree in playing the harp, and she attributed her excellence in this accomplishment to her cat, whose critical taste was only equalled by his close attention to Mlle Dupuy's performance. She felt that she owed so much to this cat, under whose care her reputation for skill on the harp had become universal, that, when she died, she left him, in her will, one agreeable house in town and another in the country. To this bequest she added a revenue sufficient to supply all the requirements of a well-bred tomcat, and at the same time she left pensions to certain persons whose duty it should be to wait upon him. Her ignoble family contested the will, and there was a long suit. Moncrif gives a handsome double-plate illustration of this incident; Mlle. Dupuy, sadly wasted by illness, is seen in bed, with her cat in her arms, dictating her will to the family lawyer in a perriwig; her physician is also present.

This leads me to speak of the illustrations to "*Les Chats*," which greatly adds to its value. They were engraved by Otten from original drawings by Coypel. In another edition the same drawings are engraved by the Count Caylus. Some of them are of a charming absurdity. One, a double plate, represents a tragedy acted by cats on the roof of a fashionable house. The actors are tricked out in the most magnificent feathers and furbelows; but the audience consists of common cats. Cupid sits above with his bow and fluttering wings. Another plate shows the mausoleum of the Duchess of Lesdiguières' cat, with a marble pussy of heroic size, upon a marble pillow, in a grove of poplars. Another is a medal to "*Chat Noir premier, né en* 1735." with the proud inscription: "Knowing to whom I belong, I am aware of my value." The profile within is that of as haughty atom as ever shook out his whiskers in a lady's boudoir.

LONDON, ENGLAND.

## IN THE TIGER JUNGLE.

"DOES GOD HEAR PRAYER?"

BY JACOB CHAMBERLAIN, M.D., D.D.

### II.

But now a new, and seemingly insurmountable difficulty confronted us. The dank jungle, the rain, the fever, the tigers, had been taken into account; but in spite of them we had determined to push through and reach the second cataract before the Sunday. But difficulties breed. We now met two fleet-footed, daring huntsmen, who had been down to a point two miles beyond, to inspect their traps, and were on the full run back to shelter for the night. Swift and sure of foot, with no impediment, they could, before dark, make the last village we had passed as we entered the jungle in the morning.

We halted them to inquire of the region ahead. We knew that some two miles in front was an affluent of the Godavery, which ran down from the bluffs to our right, and which we had expected to ford, and pitch our camp for the night on an open knoll a little distance beyond it, where, with bright camp fires and watchfulness, we could pass the night in comparative safety. But from these hunters we learned that the back-water of the Godavery flood, which was thirty feet higher than usual, had made these streams absolutely unfordable.

"Was there no boat?"

"None."

"No material for a raft?"

"None whatever."

And on the hunters dashed for safety. The two royal guides and I had called them apart, alone, and questioned them. The guides knew the country well, but this unprecedentedly high back-water was entirely unexpected, and they seemed dazed by the news. The party kept plodding on. We were marching about a mile to the south of the Godavery and parallel with it. Two miles further south were the high bluffs; but with dense, impenetrable, thorny rattan jungle between us and them. The country between river and bluff was flat and flooded.

We knew of only this one knoll beyond this affluent where we could encamp. Ten miles beyond it again was another affluent; but that would be flooded as much as this. Still, could we not in some way get across this one and secure safety for one night?

"Guides! If we press on to this little river can we not make a raft of some kind and get over before dark?"

"Alas! there are no dry trees," they said, "and these green jungle trees will sink of themselves in the water, even if there were time to fell them."

This I knew to be true.

"Is there no knoll on this side that we can pitch on?"

"No, from river to bluff it is all like this."

We were standing in wet and mud as we talked. "Keep marching on. I will consider what to do."

I drew back and rode behind the marching column. The native preachers had partly overheard the statement about the cross river being uncrossable. From my countenance, as I fell back, they gathered that we were in straits. They knew that in an hour it would be sunset. Dense clouds even now made it seem growing dark. Already could we hear the occasional fierce, hungry roar of the tigers in the rattan jungle at our

right. I said not a word to my assistants, but I spoke to God. As my horse tramped on in the marshy path my heart went up and claimed the promised presence. "Master! Was it not for thy sake that we came here? Did we not covenant with thee for the journey through? Have we not faithfully preached thy name the whole long way? Have we shirked any danger, have we quailed before any foe? Didst thou not promise 'I will be with you'? Now we need thee. We are in blackest danger for this night. Only thou canst save us from this jungle, these tigers, this flood. O Master! Master! show me what to do."

An answer came; not audible, but distinct as tho spoken in my ear by human voice: "Turn to the left, to the Godavery, and you will find rescue." Riding rapidly forward, I overtook the guides. "How far is it to the Godavery?"

"A good mile."

"Is there no village on its bank."

"No, none within many miles; and the banks are all overflowed."

"Is there no mound, nor rising ground on which we could camp, out of this water?"

"It is all low and flat, like this."

I drew apart, and prayed again, as we still plodded on. Again came the answer: "Turn to the left, to the Godavery, and you will find rescue." Again I called the guides and questioned them. "Are you sure there is no rising ground by the river, where we can pitch, with the river on one side, for protection, and camp fires around us, on the other, through the night?"

"None, whatever."

"Think well. Is there no dry timber, of which we could make a raft?"

"If there were any it would all be washed away by these floods."

"Is there no boat, of any sort on the river? I have authority to seize anything I need."

"None nearer than the cataract."

"How long would it take us to reach the Godavery by the nearest path?"

"Half an hour; but it would be so much time lost, for we would have to come back here and cut our way through this jungle to the bluff, and climb that. There is no other way of getting around these two flooded streams that we must pass to reach the cataract."

"How long would it take to cut our way through to the bluff?"

"At least six hours, and it will be dark in an hour."

"What shall we do for to-night?"

"God knows," and they looked the despair that they felt.

I drew aside again, and prayed, as I rode on. "Turn to the left, to the Godavery, and you will find rescue," came the response the third time. It was not audible. None of those near heard it. I cannot explain it, but to me it was as distinct as tho spoken by a voice in my ear. It thrilled me. "God's answer to my prayer," said I. "I cannot doubt, I must act, and that instantly."

Hastening forward to the guides, at the head of the column, "Halt!" said I, in a voice to be heard by all. "Turn sharp to the left. Guides, show us the shortest way to the Godavery. Quick!" They remonstrated stoutly; that it was only labor lost, but that we should be in a worse plight there than here, for the river might rise higher and wash us away in the darkness of the night. "Obey!" said I. "March sharp, or night will come. I am master here, and intend to be obeyed. Show the way to the river." They glanced at the fourteen inch revolver that I held in my hand, ready for any beast that should spring upon us. They suspected that it might be used on something besides a beast, and, one saying to the other, "Come on, we've got to go," started on.

All the party had surrounded me. My native preachers looked up inquiringly at my awed face. "There is rescue at the river," was all I said. How could I say more? Providentially, we had just come to where an old path led at right angles to our former course, and directly toward the river, and down that path we went. The step of all was quicker than before. "The *Dhora* has heard of some help at the river," I overheard the coolies say to one another. I had heard of help; but what it was I knew not. My anxiety seemed to have gone. There was an intense state of expectancy in its place. Half a mile from the river I spurred forward past the guides. I knew the coolies would not desert me now. There was no place of safety they could reach for the night. They would cling around me for protection.

I cantered out from among the bushes to the bank, keenly observant. There, right under my feet, was a large flat-boat, tied to a tree at the shore, with two men upon it trying to keep it afloat in the rising and falling current.

"How did this boat get here?" said I.

"Oh, sir, don't be angry with us," said the boatmen, taking me to be an officer of the British India Government, to whom the boat belonged, and thinking I was taking them to task for not keeping the boat on its proper station; "we tried our best to keep the boat from coming here; but, sir, it seemed as tho it was possessed. This morning we were on our station, on the upper river, caring for the boat as usual, when a huge rolling wave came rushing down the river and snapped the cables and swept the boat into the current. We did our utmost to get it back to that bank of the river, but it would go further and further out into the current. The more we pulled for the British bank, the more it would work over toward the Nizam's. We have fought all day to keep it from coming here, but it seemed as tho a supernatural power was shoving the boat over, and an hour ago we gave up and let it float in here and tied it up for safety to this tree. Don't be angry, sir; as soon as the river goes down, or gets smooth, we will get the boat back where it belongs. Don't have us punished for letting it come here. We could not help it."

"All right, my men," said I; "I take command of this boat. I have authority to use any Government property I require on this journey. I shall use the boat and reward you well, and give you a letter to your superior that will clear you of all blame."

The boat, a large flat-boat, with strong railings along both sides, and square ends to run upon the shore, had been built by the British military authorities in the troublous times following the mutiny in those regions, and placed on an affluent of the Godavery, higher up, on the north bank, to ferry artillery and elephants across in their punitive expeditions; and it was still kept there These men were paid monthly wages to keep it alway ready, at its station, in case of sudden need.

Who had ordered that tidal wave in the morning of that day that had torn it from its moorings and driven it so many miles down the river; that had thwarted every endeavor of the frightened boatmen to force it to the north shore, and had brought it to the little cove-like recess, just where we would strike the river? Who but He on whose orders we had come? He who had said: "I will be with you"; He who knew beforehand the dire straits in which we would be, in that very place, on that very day, that very hour, He who had told us so distinctly: "Turn to the left, to the Godavery, and you will find rescue"? I bowed my head, and, in amazed reverence, I thanked my God for this signal answer to our pleading prayer.

The guides now came in sight through the bushes, with all the party following, and looked dazed as they saw me quietly arranging to put our whole party on the boat for the night; and I heard some say to others: "How did the *Dhora* know of this boat being here, and come right out on to it? None of us knew of it, nor could have found it." To my native preachers I simply said: "God heard our prayers, and this is the answer;" for I knew that they had been praying on foot while I was praying on horseback. "Yes," said they, reverently, "he has heard our prayer, and delivered us. We will never doubt him again."

We pitched our *raoti*, or long, low, soldier's tent upon the boat. It exactly covered it, so that we tied the eaves of the tent to the railings of the boat, and made a tight house and a secure abode for the night, and within it the whole party were able to gather, with all the baggage. Before dark all hands had gathered a sufficiency of wood and brush to keep a bright camp fire burning through the night on the shore, at the end of the boat. It had not rained for the last hour and a half before we reached the boat, nor did it begin again until we were all safely housed on the boat and the camp-fire well burning, with such large logs well on fire that it burned on, with replenishing, in spite of the rain through the night; and it was well that it did, for the tigers had scented us and were eager for prey. The tent was large enough for us all if we sat up, but not to lie down in; and I sat watching at the shore end of the boat, pistol in hand, through the night, lest, in spite of the fire, a tiger should try to spring on. We heard their roaring and snarling in the bushes near at hand, and once I fancied I saw the glaring eyes of a royal tiger peering at us between the two nearest bushes. But "He shall give his angels charge over thee, to keep thee in all thy ways," was the thought that kept running through my mind after we had, as we settled down for the night, read the ninety-first Psalm in the beautiful Telugu language, and offered up prayers of thanksgiving and praise to the Most High, under the shadow of whose wings we were abiding.

At the dawn of day, taking down our tent, we shoved out into the stream, and floated down twelve miles, past both affluent streams, that were too high for us to ford, and until the roaring of the cataract warned us that we were just coming into the rapids; and there we moored the boat, and left it, that the coolies, after they should have taken us to the foot of the barrier, might come back, and, in it, go up again past those rivers, and so reach their home.

Of our twenty miles further march, around the cataract and rapids, in the alternating blazing sun and drenching rain, when one after another of my native assistants fell under that terrible jungle fever, and each, in a state of unconsciousness, was tied in a blanket to a bamboo, and thus borne onward by the extra coolies that I had provided for just such an emergency, while twice I almost fell from my horse from the power of the blistering sun between the rains, but in answer to prayer received strength to mount again and proceed, myself leading the party; of our reaching the river again, and the coolies' joy at receiving their promised triple pay, and bounding off for the boat and home; of the smoke of the coming steamer at last appearing over the trees lining the river, after we had been waiting in that fever bed for a week; of it and another carrying us down two hundred miles of river, into open land and inhabited towns again; of our further journey southward, and all reaching home, two months later, restored, guarded, guided, and brought there in safety by the "I am with you always;" I must not now delay to write, for the tale so far has kept me fully long, and I must stop.

I have tried to give a vivid picture of the events of that pivotal day; but nothing can equal the vivid consciousness we had that day of the presence of the Master; nothing can equal the vividness of the certitude, that day, that God did intervene and save us.

Some who have not tested it may sneer and doubt, *but we five know that God hears prayer.*

MADANAPALLE, INDIA.

## ARE SOLDIERS MURDERERS?

BY MAJOR GEORGE W. BAIRD, U.S.A.

TO THE EDITOR OF THE INDEPENDENT:

MISS ELAINE GOODALE'S article in THE INDEPENDENT for June 4th warrants, if it does not require, a few words of comment. In effect she states, and almost in words, that a "magnificent soldier" and an "accomplished murderer" are essentially the same; also that the "training of a cadet at West Point" is a training for "a life of crime." Is that so? Whether so, or not so, do the intelligent people among whom THE INDEPENDENT circulates believe that it is so? If Miss Goodale would obtain from the commercial editor of THE INDEPENDENT, for instance, a reply to this question: "What would be the effect upon any, or all, of the elements of civilization in New York City, provided the police force and the well disciplined regiments of the National Guard in that city were disbanded?" she would begin to "see men as trees walking" in the subject that she has incidentally discussed. It was the good fortune of the writer hereof to spend a year in the beautiful village-city (Northampton, Mass.) from which Miss Goodale writes, and surely, if the utter abolition of an organized force-element would be safe anywhere it would be just there; but society has not found it safe and wise to adopt that plan even in that typical New England town, the home of all of the civilizing influences, the traditions of whose people are all in the direction of peace and obedience to law. That which New York and Northampton may not safely and wisely do, a great nation would be insane to attempt.

Possibly, however, Miss Goodale's criticism is directed not against army in the abstract, but the particular United States Army of to-day.

If that be the fact, a flat denial, with an indignant emphasis, would be amply warranted; but will not be here resorted to. Like many others, Miss Goodale has confounded two quite opposite ideas—force and violence. The army embodies law-girt force; it antagonizes violence. It is not only true of the army as a whole, but of its individual members, that patriotism, loyalty and obedience to law are the characteristic qualities of it and of them.

That typical soldier who left a nation in mourning by his death on the fourteenth of last February, was beyond question the foremost *citizen* as well as *soldier* of the Republic. Would Miss Goodale affirm, or imply, that General Sherman achieved his great fame by being the most "accomplished murderer," or the most skillful adept in a "life of crime"?

As to the character of the enlisted men, whom Miss Goodale refers to as "the scum of our cities," the writer hereof desires to put on record the statement that such characterization is as false as it is cruel. It would be easy to point out how great care is exercised to prevent the enlistment of the "scum," and how quickly it is ejected if perchance it gets into the uniform; but it better meets the testimony as well as the witness to let army ladies and army families testify. They feel the most absolute confidence in the respectful loyalty, the kindly and helpful interest of the enlisted men of the garrisons in which they live. If *tu quoque* were the motive of this writing, it would be pertinent to say that the little daughter of a friend of the writer called all men in civilian dress "naughty men"—her experience of life having taught her to have confidence in the wearers of the uniform only.

Please permit a word as to the enlistment of Indians.

It is an axiom among those well informed that the Indians have no better, wiser friends than army men.

The faithful devotion of Lieutenant Casey to the welfare of the company of Indians which he organized; the wisdom and patience of Captain Ewers, now in charge of the Cheyennes, near Fort Keogh, and General Miles's broad and humane plans for the Indian's welfare, with their skillful execution, are familiar illustrations of this fact.

Army discipline, with its resulting self-restraint, regular habits, willing subordination and well-regulated exercise of authority, is just the quality which savage Indians lack and need (the girls learn obedience, the boys do not), and it cannot be doubted that the organization of a few companies of Indians under carefully

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selected officers, will contribute to the advancement not only of the men enlisted but also of the tribes to which they belong.

HELENA, MONTANA.

## APPRECIATION AND DISCRIMINATION.

BY MAURICE THOMPSON.

WHEN we undertake to imitate we usually reproduce the most objectionable parts of the thing imitated, and wholly fail to catch the finer values at which we have aimed. This has been often observed to be true in literary art, an observation which, if repeated here, will not yet be stale enough to have lost its fine edge of truth.

Lately much has been said by American critics, and by mere lovers of literature, like the present writer, in praise of certain French short-story writers, chief of whom is M. Guy de Maupassant, pupil in fiction-making of the late M. Flaubert. So much of this praise has been written, and without more than passing reference to the ethical side of the subject, that a very natural movement has resulted toward American imitation of the worst features of French fiction.

It is the duty of the critic to distinguish between the fascination of art and the fascination of the subjects chosen by artists. When we praise Maupassant and Daudet and Montepin, we should be quite explicit in telling why and for what we praise them. If it is Flaubert's art we admire in his story of "Madame Bovary," and not the salacious story itself, we should say so.

What is more natural than that young writers who are in the formative stage of literary experience should turn to acknowledged masters and follow the lines of their masterpieces as patterns? In doing this, however, it is also natural for them to imitate the visible and most obvious peculiarities of their models. But it is just these visible and obvious peculiarities (which lend themselves readily to imitation) that constitute, as a rule, the objectionable features of an alien art product. In other words, what a careful critic would praise in any Frenchman's story, for instance, would not be the subject chosen, nor yet the boldness with which immoralities are projected; the commendation would be directed at style, method and manner, without any regard to subject, and these elements of art cannot be imitated at all.

But the critic's work is not done when appreciation is ended. There is the other half of duty which has to do with pointing out the propriety or impropriety of choice in selecting a subject for art-effort. The French short-stories are often immoral in tone and deal with subjects that ought not to be gilded and bedecked by the skill of a master artist. Evil that struts in heavenly robes captivates the crude imagination of the mass of the readers who gather from fiction their measure of sentiment. It is for these that the critic should differentiate style from substance and diction from morals. Maupassant is a genius; his novels and short-stories are models of style and of construction; his work is admirable work; but his choice of subject is certainly a wicked choice in many of his productions, and in this wickedness it is not well for our young writers to imitate him. Moreover, the impression that Maupassant, or any other successful French literary artist, owes his position to the fact that he has chosen dirty subjects for his stories is a false one, as every critic well knows. Some of the masterpieces in short-story and novel writing, by Daudet, Coppée, Maupassant and Montepin are quite clean and pure, showing that impurity is not an essential of their art. Even Zola has given good evidence that he could be entertainingly respectable if he would. Tolstoï alone appears to depend entirely on brutality of one form or another for his effects; but then Tolstoï is not a Frenchman, and is mentioned in this connection only because, mere visionary that he is, he is often classed with the French school of so-called realists.

I have been led to watch the development going on in the story-making power of American writers, and it is because I begin to see the worst French tendencies in certain of our younger authors that I call attention to the subject at this time. Strange as it may seem, women are in the lead in this impulse toward the choice of impure subjects for fiction. One woman, who has chosen a French *nom de plume*—a woman of decided genius and of admirable literary ability—has already won a certain sort of fame by writing two novels, one Russian, the other American, both of which appeal to a taste for intrigue and other extremely French fiction-condiments. Now it may be that this young lady imagines that by wading into the mire along the margin of social hell she can add a cubit to her literary stature and have herself classed with great French writers; but if she does she is sadly deluded. A little notoriety she may win—I think she has done this already—but not one glance of genuine, worthy admiration from those who represent American life at its best, or life at its best anywhere.

Because great genius has been sometimes devoted to evil doing it does not follow that evil doing is evidence of genius or necessary to it. The fascination of criminal or forbidden things should be beneath the desire of the true artist; certainly he should scorn its aid in achieving fame. If what is true, beautiful and good—with a truth that is sweet and sound, a beauty that is ennobling, and a goodness that is fragrant—cannot serve every turn of art, then art is not worth cultivating.

Some one has said that evil is more picturesque than good. This is not true; but let us assume it to be true. Evil in any particular concrete form is distinguishable as such: and some of these forms are both picturesque and profitable as building stones of art; but what can any pure-minded woman or any honorable man find to enjoy in reading descriptions of illicit love, especially a man's love for another man's wife, or a woman's love for another woman's husband? Intrigue of this kind is not honorable, it is not clean, it is low, dirty and lascivious at best. You may paint it in the colors of purity itself; but it remains filthy and contaminating, and whoever touches it is soiled. Can a pure women write a filthy book? In short, can a pure woman write a novel whose chief interest rests in adultery, or in the preliminaries of adultery between a married woman and a man married or single, or *vice versa*? I do not care to answer my own question; let some woman who has written such a novel answer for herself; but I am frank to say that I would not trust a man who deems unholy love a very engaging subject of art.

All this talk about writing novels of dirty sexual intrigue for the purpose of working moral reforms in society is a fiction itself. No sensible man or woman believes a word of it. Whenever you see a woman reading "Madame Bovary," save it be here and there one bent upon mere literary exploration, you may be sure that she is reading it because she likes the smack of it. The same thing is true of the man reader; he is not reading for self-reform—not by a good deal. Never in my life have I known of a person who bought a novel of intrigue and read it to brace himself against doing intrigue of a like sort. We grow like what we contemplate, especially when we contemplate an enervating and demoralizing passion. Dirt cannot make a clean person cleaner, but it can make an impure person filthier.

It seems to me that in noticing the French story writers, our critics ought to point out what it is that they praise and what it is that should be avoided by our own writers. We cannot afford to have American stories like "Sappho" and "Manon Lescant." Let us steer fiction away from the deadly fascination of lewd subjects; at least, let us not have the portrayal of lewdness the chief object of the romance-maker. Surely, we are able to learn much from French art without admitting that the most interesting thing in the world is a *liaison*. I am quite sure that in American society of respectability people do not care so much for intrigue that they are demanding it in fiction. At all events, our critics owe it to themselves and to those who look to them for advice to judge as well as to praise. Said Sainte-Beuve once upon a time: "*En critique j'ai assez fait l'avocat, faisons maintenon le juge.*" It is time for the judge to speak.

CRAWFORDSVILLE, IND.

## ST. JEAN BAPTISTE.

BY GEORGE STEWART.

THIS nickname has long been applied, but not in a disrespectful way, to the French Canadians. Its origin dates back to 1812, during the time of the War, when the French, under the command of De Salaberry, covered themselves with glory at Chateauguay. The story goes that at roll-call, one morning, militiaman after militiaman answered to the cognomen Jean Baptiste. An English officer, standing near, was curiously surprised at this, and unable to keep silence, broke out with, "By Jove! they are all Jean Baptistes." English military men ever afterward called the *habitants* Jean Baptistes. The latter good-naturedly accepted the term. It has always been a favorite name with them, and small indeed is the family—and French Canadian families are not small—which does not boast of a Jean Baptiste.

French Canada has adopted St. John the Baptist as the patron saint of the province, and he holds a place in their affections analogous to that held by St. George, St, Andrew and St. Patrick in the hearts of Englishmen, Scotsmen and Irishmen. The natal day of the saint, June 24th, is celebrated with great pomp and solemnity, in the cities as well as in the parishes. As a *fête* it dates back to 1834, when M. Duvernay, a patriotic and chivalrous Canadian journalist and publicist, founded the first St. Jean Baptiste Society in the country, and endowed it with principles which have been maintained in their integrity ever since. The aim of the Society has grown wider, however, and to-day it forms part of the national existence, and exercises a strong influence in the social, moral and intellectual development of the people. From a very small beginning it has grown to be a great institution. From its ranks Parliament is recruited, despite the fact that party politics are carefully eschewed from its curriculum, and the principles and lessons of an ample nationality only are taught.

St. John the Baptist's day falls on the 24th of June—the loveliest season of the year, when the maple, the emblem of the Society and of Canada, is in full foliage.

The historians of the festival love to trace its origin to times remote, and they give a religious meaning to almost every feature in the day's celebration. The early Christians adopted the lighting of bonfires on St. John the Baptist's Day. In more modern days the peasants of the Breton country and of Normandy—many of whom came to Canada and settled, bringing their customs with them—made it a rule to light huge fires as expressions of joy over the reception of good news or tidings of gladness. The *Magazin Pittoresque*, to quote Sulte, "contains an engraving showing Breton peasants of our day, dancing around a bonfire on the public square. The betrothed couples, who are to be married within the year, hold each other by the hand and jump over the lighted brands." The first settlers, he adds, brought with them the custom of celebrating the feast of St. John. On the authority of Père Le Clercq, the famous Recollect priest, whose book, "*Premier L'Etsablissement de la Foi dans la Nouvelle France*," is a rare treasure in the collection of the bibliophile, Abbé Ferland, the ecclesiastical historian of Canada, says:

"The year 1624 was remarkable for a religious celebration at Quebec, at which all the French and many Indians were present. It was in fulfillment of a vow made in honor of St. Joseph, who, on this occasion, was chosen as the first patron of New France. Since then the devotion for St. Joseph has always remained bright and strong among Canadians, as may be seen by the many churches placed under his protection, and the confraternities established in his honor."

But the festival of St. Joseph did not remain the patron saint of New France. St. John was to reign as the head of the national aspiration of the people. Père Le Jeune, under date 1636, thus writes:

"An Indian, on observing the solemn celebration on the eve of St. John's day, thought it was for the purpose of driving away the Manitou, and said that he knew, far better than they, how to remove him and send him away; that was why we lived so long. This confirmed me in my opinion that they always make an uproar and beat their drums to drive away the Devil, so that he will not kill their sick. I fear that, some day, they will come and ask us to fire our cannon to cure them."

And here are two other quotations, this time from Père Lalemant, in the *Journal des Jesuites:*

"1646. On the 23d June, the St. John's fires were lighted at about half-past eight in the evening. The Governor sent M. Tronquet to know if we would go and see it. Père Vimont and myself went to join him in the fort. We went together toward the fire, the Governor applied the torch, and while he was doing so I chanted the *Ut queant laxis* and the prayer. M. de Saint Sauveur was not there; we must invite him another time. Five cannon shots were fired and two or three salvos of musketry. We returned between nine and ten o'clock."

"1647. The St. John's fire was lighted like last year. I was not present. M. de St. Sauveur officiated."

"1648. On the 23d June the fire was lighted as usual. I was present, as were also Père la Jeune and Père Gresion. The Governor came at about half-past eight o'clock to get me. We went for a walk in his gardens, and at about a quarter-past nine we went to the fire. The Governor applied the torch, as usual. I chanted the *Ut queant laxis* when the fire was lighted, the *Benedictus* and the prayer of St. John, the *Dominus salvum fac regem* and the prayer for the King. The whole without a surplice. We returned at ten o'clock."

Sixteen years later the solemnity of St. John's fire was celebrated with unusual pomp. The Bishop was present, clad in pontifical robes and surrounded by his clergy in surplices. As the record says, Monseigneur "handed the torch of white wax to M. de Tracey, who returned it to him, and insisted on his being the first to light the fire." To this adds Sulte:

"The splendor of the ceremony was no doubt enhanced by the presence of the soldiers of the *Régiment de Carignan*, who had come out the previous year"

In that very excellent collection of legends and tales, illustrative of French Canadian manners and customs, "The Canadians of Old," by Philippe Aubert de Gaspé, twice translated into English, the reader will find part of a chapter devoted to St. Jean Baptiste day—a day of rest, of merrymaking and of picnicking. Says our author, in Roberts's graceful translation, which I use for convenience:

"In every family grand preparations were made for this important occasion. Within doors there was great cleaning up, the whitewash brush went everywhere; the floors were scrubbed, and strewn with pine-needles; the fatted calf was killed, and the shopkeepers drove a thriving trade in drinks. Thus by the 23d of June, the eve of the feast, every house was thronged with pilgrims from the manor and the presbytery down. The Seigneur used to present the consecrated bread, while the collection at the high mass was taken up by two young gentlemen and two young ladies, friends of the Seigneur, invited down from Quebec long beforehand. For the consecrated bread and for the little cakes (*cousins*) which accompanied it there was no small need in that multitude which thronged not only the church but the surrounding yard. All the doors of the church stood wide open, that everybody might have his share in the service."

The author then goes on to describe the dinner at the presbytery, and the luncheons in the little wood of cedars, pines and firs, where, around snowy tablecloths, the picnickers gathered merrily and enjoyed themselves to their hearts' content, between mass and vespers. The bonfire festival, on the eve of St. John's Day, brought

over from Normandy, is thus described in M. de Gaspe's charming volume:

"An octagonal pyramid, about ten feet high, was constructed before the main entrance of the church. Covered with branches of fir, interwoven amid the strips of cedar which formed its surface, this structure was eminently ornamental. The curé, accompanied by his assistants, marched out and recited certain prayers belonging to the occasion; then, after having blessed the structure, he set a torch to the little piles of straw arranged at the eight corners of the pyramid. Straightway the whole pile burst, crackling into flame, amid the shouts and gun-firing of the crowd, which remained in attendance till the pyramid was burned to ashes."

De Gaspé tells us how the people of the north shore of the St. Lawrence sent messages, in the old days, to their friends on the south side, according to custom, on the eve of St. Jean Baptiste. The communication was made by signals, well understood by the *habitants*, thus, if the fire burned long and steadily, the news was good. If it sank gradually, there was sickness in the family. If it was extinguished suddenly, it meant death. If it was extinguished more than once, it signified just so many deaths. For a grown person, there was a strong blaze; for a child a feeble one, and so on.

Sulte tells how the festival was observed in his district —that of Three Rivers:

"Fires lighted on the highlands flashed from hill to hill the signal of public rejoicings. The first bathe in the river was taken on the 23d of June, amid the sound of songs and general mirth. At Nicolet College, fifty or sixty years ago, a general holiday was given, on which picnics and excursions on the river were indulged in."

In the parishes the primitive form of celebrating the *fête* of St. Jean Baptiste is still kept up. The huge bonfire blazes, and in every house there is merry-making and feasting. In the larger cities of Quebec province the festival is observed with more ceremony. Early in the morning the members of the St. Jean Baptiste Society assemble at their place of meeting, and under the guidance of a mounted marshal form themselves into a procession. The various organizations of the body appear in full uniform, usually the dress selected is that of the Cavaliers, velvets and colored stuffs comprising the materials out of which the costumes are made. A cocked hat and sword complete the outfit. The Cavaliers are mounted, and, with their gorgeous banners, form a striking and picturesque feature in the procession. The different sections are dressed in regalia peculiar to their especial order and rank. Some adopt the quasi-military uniform, others the simple black coat and pantaloons, with tall silk hat, and maple-leaf badge in the lappel of the coat. Bands of music head each body, and scattered here and there along the line of march are great wagons and cars, representative of various industries. In each of these vehicles the inmates ply their calling. The boatbuilders make their boats and canoes; the baker bakes his bread and rolls; the blacksmith, the whitesmith, the shoemaker and the hatter work at their trades in the great carts, which roll along the streets on St. Jean Baptiste Day to the strains "*Vive la Canadienne*," or "*La Claire Fontaine*." The *pièce de resistance* is, of course, the gigantic car which carries St. Jean Baptiste and the lamb. This is a most gorgeous affair, and attracts every eye, for it is never absent from a St. Jean Baptiste procession, and much effort is bestowed upon it. On either side of the street, at stated distances, are placed young maple trees. The procession goes to mass, and listens to a sermon full of patriotism and nationalism. When the religious service is over, the members re-form, and on the way home salute the Cardinal or Archbishop, as the case may be, the Lieutenant Governor and the Mayor. Addresses to each are usually presented, and there is always a reply, the burden of which is a strong plea for the preservation intact of the laws, language and institutions of the country. This lesson is forever dinned into the ears of the populace, and it must be confessed the pupils are apt enough to retain it.

Luncheons and dinners go on, after the procession is over. At these enormous banquets, there are speeches of the impassioned order, and patriotic songs without number enliven the hours. Later in the evening, the celebrators meet at private houses, where dancing, music and cards are indulged in until the morn of another day appears. The French Canadians enjoy heartily this festival. They give their whole mind to its celebration. The birthday of the Queen and the natal day of the Dominion are as nothing to it. They will work on those days, but on St. Jean Baptiste Day, he would be a poor French Canadian indeed who would wield his hammer, or engage in any toil. On that day the French Canadian plays, wears his best clothes, and pins the maple leaf upon his breast. He reiterates again and again the motto of his clan, and swells with patriotic feeling. But through it all he is orderly and circumspect, and no one can, with truth, charge him with having overstepped the bounds of propriety.

QUEBEC, CANADA.

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ANGLOMANIACS may be interested in learning that the Prince of Wales removed his gloves while in the witness box.

## FREE TRADE AND PROTECTION IN FRANCE AND AMERICA.

BY THEODORE STANTON.

DURING the past winter the French political world has been earnestly engaged in the consideration of economic questions which is now culminating in a grand debate in the Chamber of Deputies. For some months I have been noting down conversations which I have had from time to time with leading French protectionists and free traders, and I give below the gist of what they said. These paragraphs will throw much light, I think, on the present discussion and explain many obscure points in the new tariff which France is about to adopt.

M. Jules Ferry, formerly Prime Minister, and now Chairman of the Senate Tariff Committee, declares that the protectionist spirit displayed in America has done much to advance protection in France.

"The temper both of our Senate and Chamber is far more protectionist to day than it was in 1880, when the present tariff was adopted."

M. Ferry is a moderate protectionist; he tells me:

"The economic isolation of France would be a disaster that all enlightened minds must deplore. Nor must we make too great haste in changing our policy. A revolutionary method would be the worst that could be adopted in this case. We shall probably not again make treaties of commerce with any country—we have never done so with the United States—but shall adopt a policy of reciprocity. We shall put low duties on products coming from countries whose tariffs favor us, and high duties on the goods of those countries whose tariffs bear down heavily on our exports. If, therefore, the United States lower their scale of duties, they will gain thereby in so far as trade with France is concerned."

M. Adolphe Turrel, a young and eloquent member of the Chamber Tariff Committee, is a fervent and influential advocate of protection. When I asked him one day what had caused the anti-free-trade re-action in France, he replied:

"The influences which have revived the protection spirit in France have revived it everywhere. The free trade school has pushed its doctrines to excess, and, consequently, a deep-seated re-action has set in. Another influence has been the growing desire on our part to protect France from the aggressive policy pursued by other nations, and especially by the United States. Since the development of America, we have found that the monopoly in science, industry and agriculture, which Europe previously possessed, has been gradually disappearing, and is now being attacked at its very foundations. In some quarters there has been talk of forming a European Economic League against the New World. But it was easily shown that this course was impracticable on account of the international relations of European countries. Therefore, each European State has decided to take care of its own trade interests. In France, for instance, French bread will be made from French wheat, and the supplies of American wheat will be suffered to occupy only a secondary place in the country.

"Until recently the wine-growing districts of France were partisans of free trade. To-day they advocate protection. The causes of this change of front are the ravages of the phylloxera and the consequent diminution of the French wine harvest, and the enormous activity which now prevails in the other wine-growing countries of the world. In Europe, Hungary, Spain, Italy, Servia and Greece have notably developed the wine-growing industry, and with such success that the home monopoly of the French wine growers appears to be menaced. Hence we are driven to take measures which shall keep the home market in the hands of the native producers. There is little likelihood that our export trade will be endangered. The dainty *connaisseurs* in America, Russia and England will always appreciate the difference that exists between our Bordeaux and Champagne wines and the vile imitations which come from other parts of the globe.

"But, setting aside the economic causes for protection in France, let us consider for a moment the political reasons that favor it. They are of capital importance in this country. France wishes to be in a condition successfully to repel any armed attack that may be made upon her, and is consequently making terrible sacrifices to keep up her army. These sacrifices entail tremendous expenses. The social reforms which we have begun, and which we wish to continue, also cost the State fabulous sums. We have, in fact, a debt of some 30,000,000,000 francs. To meet the interest on this debt the Government must raise a larger revenue, and is consequently obliged to assure the agricultural prosperity of the country, and to prevent, as far as possible, French capital from being sent abroad. It would be absurd to disarm our soldiers while all Europe is armed, and it would be equally absurd not to arm ourselves economically by means of a tariff. Our army gives us military protection, and we must seek economic protection in a tariff. We do not wish to attack anybody; but we do mean to be in a condition to defend ourselves in case we are attacked.

"The free trade political economists cry out that we are wrong, and that we shall ruin the country. But from 1860 up to the present this school of economists has been in power, and the result is that the misery of the twenty million Frenchmen who have to live by farming is increasing every day. It is easy to prove that this free trade policy has augmented the evil. All the countries of Europe and America, with the exception of England, which has sacrificed her agricultural to her manufacturing industries and is now merely a great trading nation, have abandoned the principles of free trade. A practical politician must give more weight to the opinion of the statesmen of the whole world than to the dogmas of the few French scholars and doctrinaires, however eminent and estimable they may be. Moreover, Proudon reduced all their doctrines to dust in the works he wrote fifty years ago, and France is only displaying her innate common sense when the nation resolves at last to act upon the advice of this vigorous enemy of the English school of political economy."

Dr. Viger, whom I frequently meet in the lobbies of the Chamber of Deputies, and who made a very powerful speech during the tariff debate now in progress, is another member of the Tariff Committee and another pronounced protectionist. Here is a synopsis of his views, as given to me on various occasions:

"We are raising our tariff because one of the results of the Cobden-Rouher treaties of 1860 has been to reduce the wholesale prices of our products without causing any corresponding reduction in the retail prices. Complete free trade was not introduced in 1860, so that certain industries were able to obtain protection at that time. In 1872 Thiers did what the United States did after the Civil War—i.e., paid off the debt by the aid of customs duties. He taxed wool, skins and various other raw materials, but retained a conventional tariff. In 1880 began the great commercial crisis. English competition told heavily on our manufactures, and compelled the metal trade and the spinning industries to demand protection for themselves. That was the first step toward national protection. Our 1880 tariff was far higher than that of 1860 as regards all manufactured products, but not as regards agricultural products. Between 1863 and 1877 the value of our importations of cereals averaged 330,000,000 francs per annum. Between 1877 and 1882 the annual value of the corn we imported averaged about 700,000,000 francs. Our home-grown corn, which in 1880 was worth 27 francs per hundred weight, had fallen in 1884 to 21 francs. During the same period our importation of cattle increased porportionately, and the price of meat fell in the wholesale market, but not in the butcher's shop. This condition of affairs caused great discontent among our farmers. They were being ruined by low prices, and yet the real consumers profited not a whit by the cheap rates at which the agriculturists were forced to sell their produce. A re-action consequently set in, and the farmers having begged for protection, we raised in 1886 the duty on corn to five francs per hundred weight. It stood at three francs in 1880. It will remain at five francs in our new tariff. In 1885 and again in 1887, we raised the duty on cattle, and the new tariff will confirm the existing duties.

"Moderation is the dominant note in Parliament on this tariff question. The manufacturing industries require higher duties on manufactured imports and agriculture must be protected by the maintenance of the existing tax on cattle and cereals as well as on such secondary agricultural products as sugar and wine. We expect that the new tariff will increase the revenue by about 50,000,000 francs per annum. The augmentation of revenue resulting from the increased duties between 1885 and 1890 averages between forty and fifty millions of francs.

"I do not anticipate any difficulties with foreign countries on account of our revised tariff. We shall have a general and a minimum tariff. The former, which is the highest, will be applied to those countries which will not enter into commercial treaties with France; but to those nations which make such treaties with us, we shall offer our minimum tariff. But the general opinion in Parliament is that agricultural products should not be the subject of any treaty or convention whatsoever."

Thus far we have had to do with French protectionists. We will now turn to some of the just now much-vilified free traders, beginning with that famous political economist, M. Lion Say, of the Academy and the Chamber, who has just made a magnificent two days' speech on the floor of the House. The following expression of opinion was given me several weeks ago:

"Protection is no new thing in France; it has existed ever since the Presidency of M. Thiers. There is no free trade party in this country at present. The only free traders are a few silk and woolen manufacturers, particularly those located in the industrial cities of Lyons and Roubaix. A small number of merchants in Bordeaux and Marseilles are also advocates of free trade doctrines. In fact one may say, roughly speaking, the four towns I have mentioned oppose protection.

"How do I explain this protection tendency? I am unable to do so. It is often a very difficult thing to tell why popular opinion should run in certain grooves. How would you explain, for instance, the conduct of the American farmers who, in a country which transacts an enormous amount of business, believe that the monetary circulation is insufficient and demand its increase, as tho the scarcity of money had rendered trade impossible. There are certain ideas prevailing in the world for which it is impossible to find a satisfactory explanation."

M. Gustave de Molinais, corresponding member of the Institute and editor of the *Journal des Economistes*, whose article in the *North American Review* last autumn on the McKinley Tariff will be remembered, is one of the veteran French free traders. He said to me recently:

"There is a complete re-action in France in favor of protection. Both in the Chamber of Deputies and in the Senate the protectionists have a very strong majority. Between two-thirds and three-fourths of the total number of members of each body are protectionists. It is true that at least two ministers in the present cabinet—M. Rouvier and M. Yves Guyot—are free traders; but they must either abandon their principles or their portfolios. They seem to prefer the former course. But it is the custom in Parliament to leave one's conscience in care of the cloak room. The reason why Parliament is protectionist is found for the most part in the fact that the new tariff now under discussion will add some eighty millions of francs to the bud-

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get. But our legislators pay no heed to another important fact, that their present course endangers the export trade of France. This country exports between two and three millions of francs' worth of manufactured goods, and the raw exports bring the figure up to four millions.

"France would like to eat its cake and have it too—to have protection as far as imports are concerned, and free trade where its exports are in question. The protectionists labor under a grand delusion. They think that protection means prosperity. In protection they perceive only the means of getting rich quickly. A business which brings them in twenty per cent. to-day, they want to get fifty per cent. from to-morrow. That is their real object, and to attain it they are prepared to sacrifice the interests of the working classes. They wantonly compromise the means of livelihood of that portion of the laboring population engaged in the export trade, directly or indirectly—a class which numbers some three millions. I know that France will not cease to export; but if only one-tenth of our export trade be lost, more than ten thousand people will be ruined thereby. Free trade never ruined anybody in France. Even the 1860 Treaty merely forced the manufacturers to improve their machinery; and altho they did not like doing so at the time, they derived only an advantage from the outlay."

Another well-known free trader and member of the Institute—M. Courcelle-Seneuil—holds these views:

"The predominance of protectionist ideas in France is due to the fact that since the Revolution the political economists have never had control of the Government. They have been and are still shut out from power, and the current opinion is that political economy is little else than fantastic rubbish. But in some five or six years, after having passed through all the miseries of protection, the nation will doubtless become a little more enlightened and then protection will be abandoned. This consummation will arrive all the more quickly if we get bad crops during that period. The sufferings resulting from a poor harvest will do more to spread free trade doctrines than all the arguments in the world.

"The protectionist party in France has sprung from an industry which owes its existence to protecteon—cotton-spinning created by Napoleon I, and which has always exploited the Government with great cleverness. The protectionists are so powerful to-day because, tho not being in a majority, the cotton manufacturers entered into an alliance with the great landowners, and declared that it was necessary to protect national agriculture. All the poor folk who get their living by agricultural pursuits—some eighteen millions—believed them. The farmers and laborers thought that protection was to protect them, and so gave their votes to the protectionists. I have often said—for I have long been in the breach—that the protectionists are begging millionaires. The only people who profit by protection are the landowners and manufacturers. The deception these worthies have practiced on the working classes is one of the shrewdest ever known in the history of the world.

"France has really been protectionist ever since the First Empire. However, protection was not complete under Napoleon I, and perhaps it is more correct to date its supremacy from the advent of the Restoration after Waterloo. It made great strides during the reign of Louis Philippe. Under the Second Empire the Government entered into treaties with England and other countries, looking toward a reduction of the tariff. But this check to protection was due solely to the exercise of absolute imperial power. Since the fall of the Empire we have been engaged in a long and bitter struggle. In 1880 the United Protectionists, made up of the cotton spinners, the iron-masters, the owners of mines and the landed proprietors, succeeded in passing a protective tariff, and to day things are going from bad to worse. Major McKinley seems to be the model of our legislators."

I close this series of conversations with these remarks of M. Paul Leroy-Beaulieu, editor of the *Economiste Français*, member of the Institute and Professor at the College of France:

"I believe that in a year or two the Legislature will be obliged to modify the tariff it is now preparing. My opinion is that we will be forced to renew our treaties of commerce, perhaps under another name and for shorter periods; for this protectionist re-action is sure to cause us much trouble both at home and abroad. The workmen of our large towns have hitherto remained passive; but they will doubtless protest, sooner or later, against the rise in the prices of provisions which must follow the adoption of the new tariff. If they cry out that meat costs too much, that the loaf is not so large as it ought to be, that in fact all the necessaries of life are too dear, certain concessions will have to be made to them.

"Besides these home troubles, we shall also experience difficulties with foreign countries. The good people who advocate protection have no idea of the prejudice which their acts will cause the nation. Many of them are agriculturists of very limited education, whose ideas range over a quite limited horizon. The cultured classes, many of whom have not a cent invested in land or manufactures, are protectionists from Chauvinism. Without having examined the question on its own merits and without having any very clear idea as to its bearing, they embrace protection because they think it is 'the proper thing.'

"The exporting interests will also be up in arms in the near future. Very few protectionists are aware of the extent of our foreign trade or of the manner in which it is ure to be jeop ardized by the new tariff. Commercial ruin and the withdrawal abroad of patents and trademarks cannot fail to lead to some reduction of the tariff within a twelvemonth after its adoption. Such, at least, is my opinion.

"The Government is already rather frightened at the prospect of the results which the coming tariff threatens to produce. Very few of the Cabinet ministers are really protectionists at heart. M. Rouvier, Finance; M. Roche, Commerce; and M. Guyot, Public Works, are certainly free traders. The views of the latter are universally known. Many Deputies share in their inmost soul the opinions of these ministers, but their constituents force them to support protection. This explains why there is just now such a large majority of high tariff Senators and Deputies.

"The chief cause of the progress made by protection in France during the past few years is to be found in the terrible ravages and consequent poverty due to the phylloxe rain the wine-growing districts. Before this pest came the vineyard districts of France were for free trade. But now the wine-growers hope for relief in protection, especially as in our last treaty with Spain, in the clauses respecting the duties to be levied on Spanish wines, the rights of our own wine producers were, in a measure, ignored. Consequently about eight Departments which were previously free trade strongholds, have now declared for protection. Were it not for the strength which they have brought to the protection party, the coming tariff would have been much more moderate than it will now be."

Such are the views of some of the representative protectionists and free traders of France. The reader will have noticed that the two camps are diametrically opposed to each other—that while the protectionists offer a high tariff as the surest cure-all for the economic evils from which France is suffering, the free traders pronounce the remedy worse than the disease, and predict that in the near future the patient will show the door to the doctors and their medicine. As an outsider and onlooker we can only say *Qui vivra verra*.

PARIS FRANCE.

## SOCIALISM.*

### XX.

### CONCLUDING REMARKS.

BY RICHARD T. ELY,

ASSOCIATE PROFESSOR OF POLITICAL ECONOMY IN JOHNS HOPKINS UNIVERSITY.

I SPOKE in my first article about the rapid growth of socialism, and it will be natural for the reader to inquire my opinion about the prospects of socialism. I am obliged to confess that I cannot see that there is any prospect that socialism will be fully realized in any part of the world in any time near enough to the present, so that we need to concern ourselves with it. In a matter like the growth and development of industrial society, it seems idle to prophesy a plan for a future three or four hundred years remote. The facts which are familiar to us are too few and the laws governing the evolution of society too little understood, to enable us to see very far in advance. We may in some cases discern the future course of development for a generation or two, and in rare instances it may be wise for us to make definite plans for a line of action to be followed for one or two hundred years. This is actually done with respect to forests, for under good government management trees are planted with the expectation that they will grow for 120 years. But this is something rare. The present line of development indicates clearly the growing industrial functions of government; but that does not imply socialism, and it is a mistake to call all governmental activity socialistic. Sometimes, indeed, governmental activity may aim directly to strengthen the existing industrial and social order, and thus to hinder the coming of socialism. Possibly this is the case with a good free public free school system, which, when presented as a part of socialism, so alarms our friends in Europe. It tends to render men better able to adapt themselves to our present social order, and to make their own way in the world as it is, and thus to discourage any too radical fundamental changes. There is no doubt that the functions of government are extending, but that does not imply, as has been supposed, a complete absorption of industry by the community. We live in a time of expanding industrial life. Private business is growing as well as public business, and it would seem quite as rapidly. Even if public business is in some places gaining relatively, this movement may continue for an indefinite time, even for centuries, without a near approach to socialism. Besides these social movements do not continue in straight lines, but the direction of every favorable social movement has been described as that of an ascending spiral. They tend to return upon themselves, altho a real advance may be made.

If we do not want socialism, what do we want? Is socialism the goal to which we ought to approach as nearly as practicable? It seems more accurate to say that the goal which men have deliberately placed before themselves, and for which they are striving, is economic democracy—or industrial democracy, as we may also call it—as well as political democracy, and this complete democracy is what is meant by what is often called the new democracy. Socialism is one plan for the attainment of industrial democracy, but it is only one plan. There are others. But what do we mean by industrial democracy? We mean self-rule, self-government, of men in industry as well as in politics, and the aim to establish industrial democracy seems legitimate. There is, indeed, reason to think that without some approach to industrial democracy, political democracy will prove illusory and transient. The new democracy seeks to control property in the common interest, just as the old democracy aimed to control political power in the interest of the people as a whole. The new democracy means "the government of the people by the people and for the people," to use the words of the immortal Lincoln, not merely in politics but in business. The older political democracy was opposed by kings, who claimed to exercise sovereignty by divine right. Similarly, the new democracy is opposed by the cry—Property is sacred! It is true that sovereignty was a divine right, but it was a right proceeding from the people and to be exercised for the people. Property is also sacred, but it has its public side, and private property must not be viewed as an institution created merely for individual use, still less for individual abuse, but an institution created for the highest social purposes. Let us hope that the new democracy will not so recklessly trample on acquired rights as the older democracy has sometimes done, but that in a continuous development public and private rights may be harmoniously adjusted. It must never be forgotten, however, that this requires a frank and full recognition on the part of owners of private property of the reserved rights of the people.

The better men become, the more extensively and intensively the social principle may be applied, and the more thoroughly the social principle obtains in life the better men will become. The social plan is the plan of social and individual salvation, for a conflict of private interests has never yet produced and never can produce a harmonious social organism. The development of a true individuality can only be secured in a highly organized society.

A distinction ought to be made at this point between individualism and individuality, which may be viewed as two mutually exclusive opposites. A biological writer illustrates this by marriage. A man in marriage gives up a good piece of individualism, but he gains in individuality. Similarly, every time a man enters a wider social organism he abandons piece after piece of individualism and continually gains in individuality, which can only be realized as a man enters into the interests and movements of humanity, and learns to feel his oneness with humanity. Few things are more absurd and more contradicted by fact than to identify individualism and absence of governmental activity with individuality. We may go to a Western town in the United States, where government does very little, where even the water works are owned and operated by a private corporation, where the functions of the municipality are reduced to a minimum, where the generally accepted principle is, Every man for himself, and individualism seems to have gone mad, and we shall find as little individuality often as in any part of the world which could well be mentioned. The people have no original ideas, no characteristic modes of action, no peculiarities of dress or dwellings such as would naturally flow from any true individuality of life; but public opinion crushes out any divergence from an accepted type with a remorselessness which cannot be surpassed, and rules the thought and action of the people with an iron despotism. On the other hand, I have lived in a German city in which the activity of the State was considerable, and of the municipality still larger, in which the influence of government pervaded every sphere of life, and yet I found more individuality in the people than I have ever seen in any American city without exception. It exhibited itself in the thought of the people, in their modes of expression, in their habits of life. It is on this account, as I take it, that so many American students going to Germany feel an expansion of life on account of the new freedom, and say—as I have heard them say so often—We thought that Germany was a despotism, but we find that we have more freedom here than at home. It is time to emphasize strongly the distinction between individualism and individuality, and to point out that the two are opposites, and we need more governmental activity and voluntary social co-operation to promote individuality.

The lines of progress for the near future appear to me to be clear, and first we may mention—increased functions of the community as such, and particularly the development of local government. I may add that this increase in the functions of the community should be accompanied by an extension of woman's sphere of influence, which tends, so far as we may judge from American experience, to improve government. I am not prepared to advocate necessarily universal suffrage, but the employment of women on school boards, and on other boards concerned with education and public health and good morals. Socialism is right to this extent, that government is better adapted to perform certain functions than private individuals, or than private combinations of individuals. This is generally conceded, but to a too limited extent. Frequently an attempt is made to lay down general principles, and it is asserted that government should not do for any one what he can do equally well for himself. This is not a correct statement. It implies, first, that government is something apart from us, a kind of *Deus ex machina* which comes in where we fail, whereas what government does we do, and there is as much opportunity for the development and exercise of our powers in action through government as in individual action, often more, in fact. In

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the second place, this statement of the general principle isolates the individual and makes him supreme. He should do what he can do with equal advantage to himself, as if it were of no importance what becomes of the rest of the community. The more correct statement is that which Dr. H. L. Wayland pointed out in an address on "Laissez Faire Run Mad" before the meeting of the Social Science Association, at Saratoga, in September last. Dr. Wayland gives this expression to the formula: "Government should not do anything for the individual which he can do with equal advantage to himself and to the other members of the community." When, however, we analyze this formula and find out that we are the government, it reduces itself to this: We can do certain things for ourselves better in one way than in another, and let us choose each time that way which is the best way.

Socialists are right in saying that private enterprise is not by any means always superior to public undertakings. One general superiority of government is seen in its better credit. A good government can now borrow money for one-half that which individuals are often obliged to pay, and in this single item alone could save millions of dollars a year in such a business as the ownership and management of railways in this country. Another most marked superiority of government consists in its unmatched power to secure unity of administration. When, after long and wasteful struggle, private corporations secure unity in a branch of business, this unity needs perpetual and often costly defense. Government, however, can compel people to desist from attacking its unity of administration, and this is an immense advantage in certain kinds of businesses like the post office. But we can take up many details and find numerous lines along which government has already proved its superiority, and in which the superiority of government is daily becoming more and more manifest. The educational sphere is one, and any serious attempt at anything like universal education by private effort has been practically abandoned, altho it was tried for generattons. Not only this, but public schools are everywhere gaining on private schools, and limiting their field more and more. The post office can be compared with the express business, and from the standpoint of the general public there can be no doubt that the post office is superior, and in most cases it gains on the express business, and it requires lobbying and artificial restraints to keep it from absorbing a good portion of the express business in this country. During the past five years I have had some interesting experience, as I have been engaged in a small publication business, and have had occasion to use both express and the post office, with the result that I have decided always to use the post office, when the charges are no higher, as safer and more expeditious, and often the charges are not a quarter as high as those of the express companies, altho lately the express companies are endeavoring to secure the business of publishers by special books rates, just a trifle less tha n the postal rates. In five years' time, in sending two parcels from one given point to another at the same time, one by express and the other by the post office, it has never happened that the package by post has failed to arrive first, and frequently the post-office parcel makes the journey in less than half the time required by the express. The best public roads in the world are almost without exception entirely public enterprises, and the poorest roads in the United States are found in portions of the country where toll roads are still tolerated. When I have read some of the Utopian descriptions of the achievements of private enterprise in a general absence of government written by Herbert Spencer, I have wished him no worse punishment than to be driven for a day over some of the roads of Virginia, constructed on the plan of purely individual enterprise, and if in Baltimore he should travel every day for six months four or five miles on our York road, which is constructed by private enterprise, a toll company, he might be led to reflect seriously on his anarchistic Utopia.

## Fine Arts.

### THE NEW SALON, 1891.

BY GILBERT COLERIDGE.

THE Société Nationale des Beaux-Arts now bids fair to become a permanent institution in the building which formed part of the International Exhibition two years ago at the Champ de Mars. It has suffered no little loss in the death of its President and founder, M. Meissonier. But "*Ars longa, vita brevis*"; what he first started may be hoped to continue. The name of Société Nationale has been objected to in many quarters on the ground of its principle of admitting an unlimited number of the works of its own *societaires*, and the consequent wholesale rejection of outsiders. Indeed, unless some modification of this practice is adopted in the future, the New Salon will be in grave danger of losing all claims to be considered an open gallery. But, altho the merits of the rejected ones may have been great, it must be admitted that the work hung, *hors concours* or not, is clever, interesting, and stimulating. Far from appearing to have come from one studio, as in the old Salon, the pictures here represent all sorts and conditions of style, method and execution. Impressionism is the keynote of the exhibition, and the trumpeting forth of the plain. To attain the mere beautiful has evidently not been the aim of some of the artists, but rather to get a particular effect in a particular way, so that the show has somewhat of an experimental aspect.

Nine magnificent portraits come from the studio of M. Carolus-Duran, all painted with his rare technical certainty, of which the full-length of a "Miss L.," in pink satin, is, perhaps, the finest. He seems unable, however, to refrain from introducing into his female portraits either a boa or cloak of fur loosely hung over the shoulders, which, if repeated too often, will soon amount to a mannerism.

His portraits of the Baron d'Orgeval, M. Gounod and M. René Billotte are all strong; but his nude study, "Danaé," is scarcely so fine as his "Lelia" of last year. He has made her lie upon black satin, which has rendered the effects of light and shade on her body a trifle too cold.

The President, M. Puvis de Chavannes, occupies the end of one of the rooms with "*L'Eté*," a decorative panel for the Hotel de Ville. It is a landscape of deliciously quiet tones, with a background of rich green trees under a cloudless sky. Statuesque figures, full of antique feeling, are introduced disporting themselves in and about a stream which reflects the purest blue. Two other panels, "*La Poterie*," and "*La Céramique*," come from his hand. They are destined for the Ceramic Museum, at Rouen, and are symbolic, one of the molding, the other of the coloring of pottery. The latter is the most striking example of his skill in adapting modern costume to classic outline.

"*La Musique*," a *plafond* for the Hotel de Ville, by M. Gervex, is an instance of the absurdities to which decorative art may lead a clever painter. The playing of instruments on clouds by frenzied individuals in scant costume is presumably necessary to the subject; but it surely is an outrage, even to the decorative imagination, to introduce a row of theater stalls and boxes filled with swells gazing through opera-glasses, with a wild-eyed Ophelia scattering flowers in the foreground. Next to this enormity M. Gervex has several works more worthy of his brush, among which are an "*Étude de Nu*," a lovely Dryad with auburn hair backed by green trees; a "*Portrait de Prévost*," an admirably painted fencer with a rich maroon background, and a half-length portrait of a nameless lady. In these the artist speaks in his true voice. The merest sketch, "*La Barricade*," is the only example of the work of the late President M. Meissonier, but, slight as it is, it bears the mark of that greatness now sealed by death.

If M. Jean Beraud's only desire in sending "*La Madeleine chez le Pharisien*" was to create a sensation, he has adopted a cheap and easy method of securing his object; but if he has wished to take up his parable in real earnest, he has chosen a powerful text. A company of men, dressed in the garments of to-day, are arranged round a table as if at dessert. In their midst, with a modern Magdalen in evening dress lying stricken with remorse at His feet, Christ sits expostulating with these nineteenth-century Pharisees, none of whom appears astonished at his conventional Eastern garb. They merely listen with evident interest at hearing something absolutely new to their ideas of life and conduct, or regard with curiosity the figure on the ground. Like many other plain sermons, this picture has already incurred the obloquy of bad taste. It is said that M. Friant is not at all pleased because his hurried sketch of "*M. Coquelin dans le Rôle de Destournelles*" is preferred by the public to "*Ombres Portées*," a study of light and shade, on which he has bestowed much labor; but tho the technique of the latter is very fine, the subject, viz., two figures casting a shadow on a wall, is an uninteresting one; and as the public are not all artists, they prefer their comedian. Another admirable double-portrait of M. Jean Coquelin reading a play to M. Coquelin the elder hangs next to it, and is a very finished work.

There is something fascinating in the dry accuracy of touch with which M. Courtois gives so much character to his portraits, and which conveys a quaint *soupçon* of Holbein. The eight pictures all possess this quality, and the "*Portrait du Peintre von Stetten*," a dark man with his hands in the pockets of a velveteen suit, looking wistfully out of the picture, may be selected as the best.

In the "*Mariage d'Inclination*" M. Frappa has boldly painted what might appear to some to be too intimate a subject, or even perhaps a forbidden one, viz: a youthful couple lying abed and asleep; but he has done it with such tenderness and beauty as to leave no trace of disgust or *arriere pensée* in the mind of the spectator. It is not given to every painter to treat such a subject without offense.

To M. Bastien-Lepage belongs the peculiar faculty of giving the dim gray deepening of declining day, as well as the white purity of a winter's noon. These effects are described with perfect truth in his "*Fin d'Hiver*" and "*Une Nuit d'Hiver*," and the blue tone of French grass, which appears at first sight somewhat cool to a Northern or Western eye, is noticeable in most of these landscapes.

M. Damoye, however, prefers to interpret the rich joys of a summer sun in a flat country. His "*Etang*" is a beautiful study of marshy ground, where a pool reflects the blue of a sky flecked with fleecy clouds. Magenta flowers in the foreground contrast strangely well with the wealthy line of deep green trees on the horizen. The view of life and Nature taken by M. Besnard, is that of a man who looks through a prism, and his work this year is more than ever opalescent. His soberest picture is "*Annonciation*," in which the Virgin is seen leaning on the parapet of an Eastern housetop, and watching the angel disappearing in the evening mists.

"*Les Conscrits*," by M. Dagnan-Bouveret, is scarcely so remarkable as a composition as an accurate study of color. The swinging march of these embryo heroes under the tricolor flag to the tuck of drum is given with great spirit. His "*Étude de jeune Fille*, too, is rich in tone, soft in outline, with the full feeling of form expressed in the drawing, and is, perhaps, preferable as a picture.

M. Albert Roll, in his impressionistic way, is remarkably clever at catching a smile or a particular attitude, but both are sometimes forced and became stereotyped when painted in his rough style, so that his portraits have an air of straining after effect. He has avoided this, however, in his portrait of Admiral Krantz, and in his nude study. But to M. Boldini belongs the palm of displaying a total disregard for any latent vanity in the breasts of his sitters, for, if he paints truth, 'tis the brutal truth. His floors are like that of a cabin in a storm, and there is a wild courting of the plain about his work which attracts from its very audacity.

Two bright sea pieces by Mr. Henry Moore, are conspicuous among the foreign work; and one suppresses the regret that he should repeat so often the same subject on reflecting how varied that subject is, and how ably painted.

Mr. Sargent's "*Portrait de Jeune Garçon*," is somewhat rough and coarse, but very cleverly handled, and the color admirably fresh.

A marine study of the harbor at Valparaiso, a veritable "harmony in green and opal," by Mr. Whistler, serves to balance his full-length portrait of a lady in sober and quiet tones, and named, according to his custom, "*Arrangement en Noir No. 7.*"

But of the more strictly American work, six landscapes by Mr. Alexander Harrison, full of feeling and delicate coloring, take a high place. His "*Jeune Fille au Bois*," is a beautiful study in the shade of a wood of thinly scattered trees with a country girl standing in the quiet evening light, and his "Marine" (No. 466), is a rich and brilliant painting of the reflections on the surface of a calm but gently heaving sea. This latter suffers not a little from its contiguity to M. Jean Beraud's Magdalen picture, but, in its way, is equally noticeable.

"*Un 'Baturro'* (Saragosse)," by Mr. Walter Dannat, is a well managed and clever effect of light and shade made by the flare of a man's match as he lights his cigaret. Spanish black seems to be his prevailing color, as it is repeated in his "*Portrait de Mlle. L. I.*," which is, perhaps, his best painting, being more of a picture than the rest of his work.

"*Les Trois Parques*," by Miss Lee-Robbins, is an ambitious work, and finely conceived. The three figures are life size, the center Fate seated on a throne and draped in black, dividing the thread with the shears, that on the left well drawn with a faint air of the antique in her pose, but the third has a slight stagy effect in her attitude. The artist is very good in her drawing, for she has learned much of her technique from M. Carolus-Duran; but her flesh tints are still a little too blue and white, which gives an unnatural luster to the surface of the body. The portrait of Miss Sibyl Sanderson is decidedly good.

"*La Musique*," by Mr. A. P. Lucas, is a well drawn nude study of a girl leaning upon a harp. The body is white, almost unnaturally so, and the whole scheme is envoloped in a mist, which is evidently calculated to produce an impression of the ideal. But it is a mistake to suppose that fog necessarily implies an appeal to the imagination. There are certain indefinable qualities, other than good drawing and indistinctness, which go to produce the ideal.

A clever study of the back view of a lady in a ball dress seated at a piano called "*Avant le Bal*," by Mr. L. G. Cauldwell, was wrongly described in the *New York Herald* as a lady seated in an armchair holding a fan. It is a good effect in light and shade. Among the pastels, M. Gaudara's portrait of his wife holding a tea-tray in her hands and a study of a nurse by the bedside of a patient, by Mr. K. Frazier, are noticeable.

Altho shown to great advantage in a magnificent hall, the sculpture at the New Salon forms but a small part of the Exhibition.

M. Bartholomé's five groups for a funeral monument are strikingly dignified and pathetic, of which the principal group is an allegorical female figure supporting a slab, beneath which a man and a woman lie, with a babe across their bodies their hands locked in loving caress. The modelling of these figures is superb. Five studies by C. Meunier, descriptive of various kinds of labor, are also very powerful, the "*Faucheur*," a life-size plaster of a man mowing, being the finest, and M. A. F. Mulot sends two very perfect nude statues.

A very strong bust of M. Puvis de Chavannes is the only specimen to be seen of the work of M. Auguste Rodin; but being a sketch, his method of working the outside of the coat as if it were a nude shoulder shows the force and completeness of his art.

One great advantage this New Salon possesses over the Old Salon is the custom of hanging the pictures of one artist together, so that his real position as a painter may be readily ascertained. Little tricks of the brush, or any decided mannerism become immediately evident; at the same time any clashing of color by juxtaposition with another painter is, to a certain extent, avoided. Altho there is a manifest straining after the ugly in a great deal of the work, the total absence of conventionality, and the seeking after totally new paths and methods by the new cult of Impressionism, makes this Exhibition a most suggestive and stimulating one to visit.

PARIS, FRANCE.

## Sanitary.

### NOTES ON WATER SUPPLY.

SEWAGE IN WATER SUPPLY AND THE USE OF THE SPECTROSCOPE.

PROF. L. I. BLAKE, of Kansas, has been able to detect the presence of sewage in wells by a method which is thus described by him:

"It is familiar to all that a glass prism will separate a ray of sunlight into the seven colors of the spectrum. If the ray comes from a metal which is vaporized in a hot, colorless flame—as in a Bunsen gas flame—the spectrum no longer consists of all the colors, but of one or more bright bands, characterized by their color and position in the spectrum.

"Thus sodium gives a bright yellow band, which is in the position of the yellow in a Swiss spectrum, while calcium gives

two, a red and green band, in their proper places. The spectroscope, which is essentially a glass prism, and a small telescope to observe the spectrum with, can thus detect by their characteristic bands the presence of substances which can be volatilized in a colorless flame.

"Further, there can be no mistake, for no two metals give the same bands. The question arises, Can small quantities of the substances in solutions be thus detected? Professor Schellen asserts the sure and easy determination of sodium, when less than the 180,000,000th part of a grain is present, and of lithium when less than 40,000,000th part of a grain. The delicacy of the spectroscopic tests thus exceeds the chemical. Indeed, by the spectroscope several new metals, as thallium, rubidium, cæsium and iridium, have been discovered. For the purpose on hand hen, the spectroscope provides an exceedingly simple method.

"A solution of carbonate or chloride of lithium, an ounce to a quart of water, was poured into the suspected sources of pollution in the neighborhood of a well, and after a week or so some of the well-water was examined in the spectroscope. Lithium gives one bright red band toward the remote red end of the spectrum. It is impossible to mistake it, even if the solution holds less than one part in one million. The s nsitiveness of the test is greatly increased by boiling down the water to be examined, say a quart to half an ounce. A platinum wire is dipped into the water thus prepared, and then held in the flame of a Bunsen burner.

"Nine wells were examined, situated back of the blocks on the principal street in Lawrence. These wells are located, as regards stables, outhouses, etc., about as is customary in small cities, and their waters are used quite generally for drinking purposes by the families in the blocks. The test showed direct communication with an outhouse, thirty feet distant, into one of the wells."

LEAD POISONING BY WATER SUPPLIES.

The ill effects of lead on the human system have been so often seriously shown by the lead colic of painters and by the lead dissolved in lead pipes in drinking water, and in connection with water supplies, that it is important to be aware of this source of contamination. The great embarrassment is that a water which at one time seems to have no action on lead will, at another time, show its presence. It is variously claimed that this power of dissolving lead is due to the lack of dissolved silica, to the presence of acidity in the water, or to the absence of dissolved carbonic acid. It is recognized that hard waters, especially those containing what is known as "temporary hardness," are very rarely possessed of this lead-dissolving power. All soft waters may possibly show this activity in dissolving lead, but especially those containing vegetable matter, which is generally associated with acidity. When lead is found in solution frequently, lead pipes should not be used. Filters of limestone or chalk, or of sand, flint, or charcoal, as a rule, diminish or remove the lead. Where it is a public water supply, and the evidence of lead is persistent, the addition of carbonate of soda has been found efficacious. Five parts of soda to 100,000 parts of water by weight, is the rule in extreme cases. The expense is about six cents per one thousand gallons. The following are the directions given by Prof. Percy F. Franklin as applicable to families: (*a*) That no water should be collected for drinking purposes until after the tap had been allowed to run for such a length of time as will presumably clear the service pipe, and that the drinking or cooking water be collected immediately after a considerable quantity of water has been drawn for other domestic purposes. (*b*) That the filtration of the water through any form of animal charcoal filter, practically guarantees its absolute freedom from lead. (*c*) That hot water acts more powerfully on lead than cold, and that therefore metal teapots and other soldered vessels for holding hot water should be avoided as much as possible.

SEA CASK WATER—SNOW WATER.

(*a*) There is not the least reason to suppose that if "pure" water were put in the butts which go to sea, that there would be any change whatever in it; but, as a matter of fact, the water put on ship board is rarely even approximately pure. It is not unfrequently taken on board from rivers and creeks, the water of which is alleged to be "fresh," and that single alleged quality is enough for the sailor. Such water will go through a peculiar process called "fermentation," but which really consists in the oxidation of the matters in suspension and in solution. The results of the oxidation are found in the form of a sort of mud on the bottom of the cask. (*b*) Rain water from the roof, especially if it be caught in cisterns before the roof is thoroughly washed, will carry with it more or less of organic matter, which will, by standing, be oxidized, and thus the water will lose the yellowish look which it is apt to have when the first of the storm water is caught. (*c*) As respects snow, there is something more to be said. There is good reason to think that the process of crystallizing commences in the upper air on the minute surfaces of the dust particles which are always present there. These are organic in character for the most part. Hence we have from melted snow the organic matters which serve as nuclei for the crystals, but, in addition, we have a considerable amount of condensed gaseous matter. Ammonia, nitric acid, carbonic dioxide, and all the products of combustion and putrefaction on the earth's surface, are constantly either formed in the air [as in the case of nitric acid by lightning] or poured into it. The low temperature in the regions where crystallization is going on, favors the condensation of these gases, and so they are brought down with the snow, and, of course, are found in the water which is formed by its melting.

"MRS. GROVER CLEVELAND is said to be a liberal purchaser of rare books," I read in a daily paper. "She has a passion for unique bindings, and knows a genuine article from an imitation. She has a very finely bound and complete collection of Spanish authors, and a Barcelona edition (1663) of Cervantes is included among it. It is the only one of this edition in the United States." A friend of Mrs. Cleveland's cut this paragraph out, pasted it on a sheet of note-paper, and wrote beneath it: "This is 'interesting if true'; but is it true?" When it came back, there was a great big "NO" written opposite the clipping.

## Science.

THE spaces between the trunk and the bases of the lower, dead, sheathing leaves of the palmetto is the principal *habitat* of the scorpion, the whip-tail scorpion, and allied forms, as well as centipedes, cockroaches, etc. While recently at Lake Worth, which is in the tropical belt of Florida, the writer caught with the forceps a very large wingless, or larval, cockroach. Much disturbed by the rude seizure the insect was distinctly seen to discharge from the end of the body a large, spray-like jet of a very disagreeable smelling fluid, which was so pungent as to remain for some hours on the hand. It smelled like the very disagreeable odor emitted by large bugs. In this connection it may be stated that Westwood in his "Modern Classification of Insects" remarks that these insects "eject a dark-colored fluid from the mouth, which emits a very disagreeable odor which it is difficult to get rid of, and which also attaches to whatever they creep over." Anal glands, such as occur in some beetles, have not been found in cockroaches; on the other hand, the cœcal appendages of the chyle-stomach secrete a feebly acid fluid. It is possible that we were mistaken in supposing the fluid thrown out from the end of the body. Another creature, which tho popularly said to have a very poisonous bite, defends itself by emitting a repugnatorial fluid is the whip-tail scorpion (*Thelyphonus giganteus*). We found several of them at Lake Worth, Fla., under the dead bases of the lower leaves of a palmetto. This arachnid when suddenly brought to light, will assume a most frightful attitude, extending its great pedipalps, which, unlike those of the scorpion, do not end in a true forceps. The limbs are large, and very thick and heavily spined. On seizing one with the forceps it emitted a strong acid smell. Dr. Marx, in a recent paper on this animal, says that it "is found quite frequently in the Southern States, where it is much feared by the people who call it nigger-killer, mule-killer, grampus," etc. He adds that it has no opening in the end of the large claws, such as is always found in spiders, and he thinks it is not poisonous. "But they have another weapon, useful only for defense; for they can emit a sharp and penetrating odor very much like acetic acid. The inhabitants of some West India islands therefore call them *vinaigrier*, or vinegar-maker." The creature unless rudely seized and frightened does not seem to emit its fluid, as we have frequently poked captive ones brought home from Lake Worth without causing it to emit any fluid. It is probably not poisonous; as a general rule poisonous insects and other noxious animals do not, as far as we know, possess ordinary repugnatorial glands, which alone occur in creatures otherwise harmless. It would be an interesting inquiry to ascertain whether any poisonous animals have also other means of making themselves repellant to their enemies. The scorpion is not known to possess such organs, its sting forming its sole means of defense.

....The Western Reserve Historical Society has published in a pamphlet two short articles by Mr. W. C. Mills and Prof. G. Frederick Wright on the discovery of a paleolithic implement at New Comerstown, O. It was found fifteen feet underground in the undisturbed gravel of the glacial terrace which everywhere lines the valley of the Tuscarawas River, and was dug out of the bank by Mr. Mills himself. It is a perfect representative of the paleolithic type found in northern France and southern England, is four inches long, two inches wide and one and a half inches through at its larger end tapering gradually to a point and carefully chipped to an edge all round. This is the fifth locality in which similar discoveries have been made in this country, the other places being Trenton, N. J., Madisonville, O., Medora, Ind., and Little Falls, Minn. Professor Wright had previously indicated the Tuscarawas Valley as one of these places where such implements might be expected. This relic of man's occupancy of Ohio thus found in a glacial terrace belongs, says Professor Wright, to a race living in that distant period when the ice front was not far north of them and when the terraces were in process of deposition. Thus this race is unquestionably linked with the great ice age.

....The rate of growth of corals is difficult to estimate. At the meeting of the Academy of Natural Sciences, of Philadelphia, Prof. Heilprin exhibited a specimen of *Porites astræoides* which had been taken from an anchor cast in the autumn of 1885. He estimated that the annual amount of increase was scarcely one-twentieth of an inch.

## School and College.

DEPARTMENTS of pedagogy are likely to be established in more than one of the great universities; but the University of New York has taken the lead. Preliminary preparation for such a department, which should be parallel to a department of law and medicine, was begun four years ago, but the school itself was not fully established until March 3d, 1890, altho classes had been pursuing the pedagogical studies. None are admitted who are not graduates of colleges or normal schools, or who have not an education tantamont thereto, and all are required to have spent at least three years in practical teaching before admission to the junior class, while admission to the senior class requires seven years of practical teaching. The courses of study followed are the History of Education and Philosophy, Educational Psychology, Methodology and Applied Pedagogy, the Literature of Education and Pure Psychology and Ethics. The degrees given are Master of Pedagogy and Dr. of Pedagogy. Prof. Jerome Allen is dean of the department, and he is assisted by Profs. E. D. Shimer and E. R Shaw, and other instructors and lecturers. This year there was a class of fourteen who took the degree of Dr. of Pedagogy, including two women, and twelve who took the degree of Master of Pedagogy, most of them women, and all, of course practical teachers. The catalog shows one hundred and three seniors and one hundred and nine juniors.

....The exercises in connection with the commencement of Brown University were held in the First Baptist Church in Providence. Degrees in course were conferred upon ninety graduates as follows: That of Bachelor of Arts on forty-nine, that of Ph.D. on fifteen, and that of A.M. on sixteen. Honorary degrees were conferred as follows: Ph.D.—Samuel Thurber, of Boston: John Melville Gould, of Boston; William Vail Keller, of Massachusetts; George Fox Tucker, of Boston; and the Rev. E. C. Moore, of Providence. The degree of LL.D. was conferred on William Keene, of Philadelphia; Charles Matteson, Chief Justice of Rhode Island: Prof. William Augustus Rogers, of Colby University; and the Rev. Henry Griggs, of Crozer Theological Seminary. The degree of D.D. was conferred on the Rev. John Mahon English, Professor in Newton Theological Seminary, and the Rev. Richard Steere Colwell, Professor in Dennison University, O. The honorary degree of Master of Arts was given to Edward Hume Bucknam, of Sioux City, Ia.; Charles Lewis Colby, of New York City; and Royal C. Taft, Governor of Rhode Island.

....The thirty-fifth annual commencement of Tufts College, Medford, Mass., took place on the 17th of June. Degrees were conferred upon twenty-eight; that of Bachelor of Arts upon nine, Bachelor of Philosophy upon three, Bachelor of Mechanical Arts upon nine, Bachelor of Divinity upon four, besides Master of Arts upon two and Master of Mechanical Arts upon one. The honorary degree of A.M. was conferred on J. D. Bailey, Cambridge, Mass., and the Rev. A. M. Rogers, Salem, Mass.; the Rev. C. E. Nash, of Brooklyn, N. Y., and the Rev. C. D. Bradell, Boston, Mass.; that of LL.D. on Judge J. W. Hammond, Cambridge, Mass.; J. H. Walker, Worcester, Mass.; and W. E. Darby, London, England. President Capen, in his annual address, said that thirteen scholarships of two thousand dollars each had been established. A letter was read from Dr. A. A. Miner, setting forth the necessity of a new building for the use of the school of theology, and declaring his readiness to secure to the college by his personal bond the sum of $40,000 for this purpose.

....The one hundred and twenty-fifth commencement at Rutgers College, New Brunswick, was held on the 17th of June. The procession, headed by President Austin Scott, was formed on the campus and marched to the Opera House where the exercises were held. The degree of Bachelor of Arts was given to twenty-three students; that of Bachelor of Science to sixteen students. The following honorary degrees was conferred: Doctor of Science—Professor John D. Smith, of Rutgers College, and the Rev. John C. Cruikshank, Little Falls, N. J.; Doctor of Philosophy—the Rev. George D. Hulst, of Brooklyn; Doctor of Literature—George Buckham, New York; Doctor of Divinity—the Rev. Isaac P. Brokaw, Freehold, N. J., and the Rev. Charles L. Shepard, Newton, L. I.

....At Colgate University's graduation exercises, last week, the degree of A. M. was conferred upon Thomas C. Ely, Jr., of Philadelphia; Louis E. Martin, of Ongole, India; and the Rev. George F. Soper, of Rochester, N. Y. The degree of D.D. was conferred upon the Rev. Albert E. Waffle, of Jamestown, N. Y. The degree of LL.D. was conferred upon President John H. Harris, of Bucknell University. It was reported at a meeting of the Board of Trustees that $80,000 of the Berry estate, Albany, which had been under litigation for some time, had been secured to the university.

....The thirty-fifth annual commencement of Seton Hall College took place last week under the presidency of Bishop Wigger, of Newark. Bishop Wigger announced that Archbishop Corrigan had retired from the Board of Trustees and had given the institution $10,000 for the establishment of two burses. The degree of Bachelor of Arts was conferred on seven persons and that of Master of Arts on eleven persons. Francis Joseph Haggerty was made Doctor of Laws. Dr. Haggerty made the address to the graduates.

....The commencement exercises of Cornell University, at Ithaca, were closed on the 18th of June. Degrees were conferred on two hundred and fifty-five students as follows: Ninety-eight in Arts, Philosophy, Letters and Science; eleven in Agriculture; twenty-four in Civil Engineering; twenty-four in Mechanical Engineering; twenty-eight in Electrical Engineering, and forty-four in Law. There were also twenty-six advanced degrees.

....The fifty-fifth annual commencement of Franklin and Marshall College was held in Lancaster, Penn., on the 18th inst. The graduating class numbered twenty-seven. It is stated that the finances of the college are greatly improved; that a new gymnasium, a new laboratory, and a new library are in use, and that a large number of new students have been enrolled. Hereafter the college will confer no honorary degrees.

....The quarter-centenary commencement of Lehigh University, was held in Packer Memorial Chapel, Bethlehem, Penn., on the 17th of June. Nearly two hundred alumni were in attendance. The members of the graduating class, attired in gowns and mortar boards, sat on the platform. After the usual student orations, the prizes were distributed. The list of graduates numbers forty-seven.

....Dickinson College, at Carlisle, Penn., graduated last week a large class of students. The honorary degree of D.D. was conferred on the Rev. Jacob Embury Price, the Rev. Thomas Griffith, the Rev. William A. Stevens, the Rev. Eugene F. Mapes, and the Rev. Joseph B. Stitts; that of LL.D. was conferred on Bishop Daniel A. Goodsell and John Harris, President of Bucknell University.

....Hanover College at its recent commencement conferred the degree of LL.D., on the Rev. James J. Brownson, Washington, Penn,; DD., on the Rev. John Lyle Mar-

tin, Oxford, Ia.; the Rev. J. C. Eastman, Colusa, Cal.; the Rev. A. W. Stanton, Pittsburgh. The degree of A.M., was conferred on five persons.

....At the thirty-third annual commencement of the University of the Pacific, in addition to the usual degrees, the following honorary degrees were conferred: LD D.—Bishop I. W. Joyce; D.D.—the Rev. F. J. Masters, the Rev. S. J Carroll and the Rev. C. H. Afflerbach; Dr. of Literature—Henry L. Benson.

....The graduating exercises of the University of Rochester took place on the evening of June 17th at the Lyceum Theatre. A number of orations were delivered by graduates. Twenty-five students were graduated as Bachelor of Arts and nine as Bachlor of Science.

....The trustees of Miami University, Oxford, O., elected last week the Rev. Dr. W. O. Thompson, of Longmount, Col., to the presidency in the place of Dr. E. D. Warfield, resigned. Dr. Thompson was formerly president of the Colorado State University.

....Dr. James Harvey Robinson has been elected lecturer of European history in Wharton School of Finance and Economy, University of Pennsylvania. Dr. Rodinson was born in Bloomington, Ill., in 1863, and graduated from Harvard University in 1887.

....The commencement exercises of Stevens Institute, Hoboken, N. J., were held last week, when forty-five students were graduated. The class was the largest graduated in the history of the institute.

....At the commencement exercises of Wilson College, Chambersburg, Penn., last week, the degree of B.A. was conferred on ten young women and that of B.S. upon two.

....The commencement exercises of Delaware College were held in Newark, Del., on the 17th of June. Six members of the graduating class delivered orations.

....At the annual meeting last week of the Board of Trustees of Cornell University, Charles E. Hughes, of New York City, was elected professor of law.

....The twenty third commencement of St. Benedict's College, Newark, N. J., was held last week, when four students were graduated.

## Personalities.

A FRIEND of THE INDEPENDENT writes us from Windom County:

"Mr. George E. Shaw, jeweler, of Putnam, Conn., has designed a souvenir spoon which tells the story of Gen. Israel Putnam's life in a most pleasing manner. Being connected through his wife with the man who, for many years, owned the famous Wolf Den in Pomfret, Conn., and also one of the men who accompanied Putnam when he made his entrance into and captured the wolf in his den, it is peculiarly fitting that he should tell this story in silver to all who will read it in this artistic souvenir. The story of this incident in the General's life was so gracefully told in the old "American Preceptor," a book our grandparents read out of in the public schools, that it became of world-wide fame, and has been dramatized, as we know, in at least one transatlantic family, for the special amusement and great excitement of an interesting group of young children.

"Mr. Shaw has placed the wolf head, with open mouth and blood-thirsty tongue, above a most excellent medallion likeness of General Putnam, dressed in Continental uniform, with cocked hat and epaulets and powder horn slung below, for the handle of the spoon. And for the shank is seen a copy from the real gun of the old Queen Anne fowling-piece owned by Mrs Shaw's ancestor, and loaned for the daring expedition to General Putnam, as being the best and surest gun owned by any of the wolf hunting party. This gun is now owned by Mr. Robert Sharpe, of Brooklyn, N. Y., and when the stock stands on the floor a man must be pretty tall whose head reaches higher in the air than the mouth of the barrel of this historical weapon.

"Mr. Shaw has also of this same general design tea, orange and coffee spoons; and one with a shell shaped bowl, which he calls especially the "Souvenir General Putnam Spoon." These spoons rank among the best in design of all the souvenir spoons we have seen, and they cannot fail to please any one interested in any way in the history of General Putnam, or the region where he lived and died.

....The citizens of Charleston, S. C., are preparing to petition the authorities at Washington to station a garrison at Fort Moultrie, on Sullivan's Island. This fortification, like Fort Sumter, is now in a state of dilapidation. In former times many prominent American soldiers were stationed there, including General Beauregard and General Sherman, and it was there that Edgar Allan Poe, when in the service, collected the materials for "The Gold Bug" and others of his strange tales.

....Prof. H. H. Boyesen is visiting, among other places, his old home in Norway, where he counts among his friends some of the most distinguished literary men, as he does indeed in every part of Europe. Ibsen he knows well, and he declares that current translations of the Norse dramatist's works give no just idea of their power. Professor Boyesen himself once began a translation in verse of one of Ibsen's less known dramas.

....The manuscripts of all George Eliot's novels except those of "Scenes from Clerical Life," have become the property of the British Museum through the death of Charles Lewes. The penmanship is said to be very neat and legible, and a dedication to George Henry Lewes is prefixed to each manuscript.

....Ella Wheeler Wilcox is building a summer home on a projecting rock on Long Island Sound, two hours ride from New York. She calls it her bungalo, and it will be ready for occupancy in a month or so.

## News of the Week.

### DOMESTIC.

THE Ohio Republican State Convention met at Columbus June 16th, and with much enthusiasm nominated, on June 17th, as Republican candidate for Governor, William McKinley, Jr.; Lieut. Governor, Andrew L. Harris; Attorney General, John K. Richards; Treasurer, William T. Cope; Supreme Court Judge, Marshall J. Williams. The chief features of the Convention were the enthusiastic reception of all reference to Mr. Blaine and Mr. Foraker and the absence from the platform of the usual special indorsement of Senator Sherman and recommendation of him for another term in the United States Senate. It has been stated that this was at Senator Sherman's special request, as he did not wish any senatorial question between himself and ex Governor Foraker to be precipitated upon the Convention. The platform; (1) indorsed the principle of protection and the McKinley bill; (2) favored legislation to encourage, protect and promote agriculture, labor and the rights of laborers; (3) supported the demand for protection for the wool industry; (4) indorsed bi metalism and the amended Coinage act of the last Congress; (5) demanded the free exercise of the ballot by every citizen, and an honest count of the ballots cast; (6) while encouraging worthy immigration, demanded the enaction of laws protecting the country against unworthy and dangerous classes; (7) favored economy in administration, the restraint of combinations of capitalists, the reservation of public lands for American citizens, and expressed confidence and pride in the Republican Party; (8) favored liberal pensions; (9) commended the Administration, especially in its reciprocity and foreign policy; (10) commended Senator Sherman and his Republican colleagues; (11) congratulated President Harrison on his selection of Secretary Foster; (12) denounced the late so-called "Ripper" Legislature of Ohio as the most corrupt and incompetent, and the administration of Governor Campbell as the most partisan, in the history of the State in having converted benevolent institutions into political machines, in bringing the State to the verge of bankruptcy by extravagant expenditures, in spite of the aid from the refunded direct tax, and in having unseated the duly elected Lieutenant Governor. The Administration of Governor Foraker was especially commended.

....The severest heat ever known in New York and New England for the month of June, was recorded on Tuesday, June 15th.

....The New York Central Railroad agrees to try a plan for the ventilation of the Fourth Avenue tunnel in New York City.

....A conflagration destroyed a large part of the town of Seabright, N. J., on the coast near Long Branch.

....President Harrison and his family moved from Washington to their cottage at Cape May, June 18th.

### FOREIGN.

....There is a reign of terror in Haiti. President Hippolyte followed the massacre at Port au Prince by some very summary executions at Jaemel, that aroused the hostility of the whole province. In Port au Prince his officers invaded the Mexican Consulate and, seizing four men, dragged them out and shot them in the Champ de Mars. The Consuls called on him to protest against the violation of the Consulate, and Hippolyte became angry, using very harsh language. Subsequently he claimed to have received permission from President Diaz to arrest the men. Rumors have been spread that Hippolyte has been assassinated. Generals Légitime and Manigna are at Kingston, Jamaica, waiting an opportunity to enter Haiti. The French Government has decided to call the Haitian Government to account for the execution on Corpus Christi Day of M. Rigaud, who, it is claimed, was a French subject. The Haitian ministry declare that he was not a French subject. It is also stated that the European Governments are considering the subject of taking united action in regard to the disturbances in Haiti.

....The British Government has appointed Sir George Baden-Powell, K.C.M.G., M.P., for Liverpool, and Mr. W. Dawson, of the Canadian Survey Department, as British Commissioners in the Bering Sea question between this country and Great Britain. They will go immediately to Vancouver Island, and thence to Bering Sea, visiting the Pribyloff Islands and all the principal sealing stations, with the intent of thoroughly posting themselves on the whole question. The English press states that the appointment meets with general approval, as indicating the desire for an honorable and peaceful settlement.

....Lord Salisbury, in reply to an address from the United Empire Trade League, admitted that the treaties made by the Palmerston Government in 1862 and 1865 were unfortunate in that they prevented the colonies from giving preference to British trade. It was still impossible to denounce them in bits, as they also contained provisions of the highest importance. The Government would seize the earliest opportunity to remedy the unfortunate engagements without losing the valuable ones. It is impossible, however, for England to give preferential treatment to the colonies at the expense of the rest of the world.

....The Royal Commission on Labor commenced its sittings on June 17th. The subjects have been grouped in three sections; (*a*) mining, engineering, shipbuilding, hardware; (*b*) transportation and agriculture; (*c*) textile, chemical, building and miscellaneous trades. Group *b*, under the presidency of Lord Derby, has commenced its inquiries. Mr. Tom Mann is one of the commissioners, and represents the Unions. The Dockers' Union is also represented by Mr. McCarthy and Mr. Atkins.

....M. Stambouloff, the Bulgarian Prince Minister, in an interview, expressed the utmost satisfaction with the relations between Turkey and Bulgaria. The position in Macedonia was excellent, and the only unsettled question was as to the villages of Pomaks (Moslem Bulgarians) in the Rhodope Mountains, who have hitherto refused to acknowledge either the Turkish or Bulgarian Governments, but which are now occupied by Bulgarian troops.

....Edward Stanhope, Secretary of State for War, in answer to a question in the House of Commons on June 15th, expressed the regret of the Prince of Wales for his course in endeavoring to shield Sir Wm. Gordon Cumming. He also said that as Lieutenant Berkeley Levett had written a letter of regret to his commanding officer no further steps would be taken.

....The Irish Land Purchase Bill passed the House of Commons by a majority of 129, 321 members being present. Mr. Parnell in a speech said that if properly worked by the Land Commission and the Irish Government it would do Ireland more good than any measure that ever proceeded from the Imperial Government.

....It is reported from Vienna that some weeks since a definite proposition was made to the Russian Government for a defensive alliance with France, and that it was declined by the Czar on the ground that it was his great desire to preserve the peace, and for that he must keep free from all entanglements.

....The rumor that the Czar would probably transfer the capital from St. Petersburgh to Moscow, has been declared to be without foundation. It is probable that it arose from a promise that the Czar has made to make a visit to Moscow once a year after this year.

....Premier Abbott, of Canada, has formed a ministry, all the old ministers being continued in their places. Sir John Thompson will be the leader in the Lower House. Mr. Chapleau has joined on condition that after the session he be made Minister of Railways.

....The decision of the Czar as the arbiter between France and Holland in the dispute in regard to Guiana, favoring the claims of the Dutch, seems to have created a feeling in France that Russia is not to be relied upon as fully as has been thought.

....Public meetings for the purpose of opposing the Triple Alliance have been forbidden by the Italian Government. It is reported that Premier Rudini will ask England definitely what her position will be in regard to the Alliance.

....The Turkish Government has promised to place additional troops at Adrianople for the purpose of guarding the line of railway and preventing the recurrence of attacks by brigands.

....Consul Corti in his official report to Premier Rudini on the New Orleans lynching, claims that it was due to hostility to Italians as competitors in the labor market.

## POINTS FROM PULPIT AND PRESS.

THE word "lost" is a word of pathos and not of wrath in the lips of Jesus Christ.—PRESIDENT NORTHRUP.

....We have never seen so many invitations on the part of the secular press to ministers to come out of the churches. If a man does not find himself built to fit the regulation size of denominational clothes, to an inch, he gets an order from the Devil outside to "come out."—*The Interior.*

....We have no doubt at all of the right and duty of the State to secure, as far as possible, the day of rest by forbidding the opening of shops and the conduct of traffic unless in exceptions demanded by regard for health and comfort. We believe in the right and duty of the State to prohibit the starting of trains on all long, through routes on Sundays. We believe in the suspension of the delivery of the mails upon Sunday.—*The National Baptist*

....A young minister has disappeared, leaving behind him several young ladies to whom he had contemporaneously promised marriage, and many debts. Short work should be made of ministers, young or old, who are engaged to more than one woman at a time. Such a situation implies either such a weakness of mind or will as to unfit them for any position of responsibility or a depravity of morals which should receive no countenance.—*The Christian Advocate.*

... No one will question the right of Union Theological Seminary to resume its original independence, if it so chooses to do. But there was a Christian and manly way to reach that end. That way was to notify the General Assembly that the compact is no longer mutually advantageous, and that after a certain date it should be considered at an end. . . . Among business men "to lay down on a contract" is considered the hight of meanness and duplicity. Is the moral quality of the act bettered by the fact that it is done in the name of pure and undefiled religion?—*The Examiner.*

....Very painful is it to read the announcements of recent defalcations in Philadelphia and other cities, and to learn that some of these men who have betrayed their trusts have been prominent in Church life. It raises the question whether honesty has been as firmly insisted on as it should be in Sunday-school and pulpit teaching as fundamental to Christian character. It should lead the churches to inquire if they have been always strictly honest in the administration of their own business affairs. We have heard of a church in which a weekly offering is regularly made which is understood to be for missionary work, but at the end of the year the officers appropriated nearly a thousand dollars of the collections to pay the salaries of its organist and choir.—*The Congregationalist.*

....No one can read such expert opinions [given in our symposium on the Cause and Cure of Inebrity] without being convinced that much that is denominated radicalism and fanaticism in temperance agitation has behind it a solid mass of facts, in the face of which such epithets are wholly misplaced. Any one who is willing to look into the facts will be constrained to believe that far too little, instead of too much, is doing to stay the progress of drunkenness. The question is an enormously complicated one; but the more it is studied the clearer, we believe, it will appear that the great power for reforming the drunkard is the Gospel of Christ supplemented by proper associations and medical treatment, and that a vast preventive work can be done by legislation as to the liquor traffic, as to sanitation, and by the abolition of slums.—*The Watchman.*

XUM

**NOTICES.**

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# The Independent

251 Broadway, opp. City Hall Park.

NEW YORK, JUNE 25th, 1891.

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## THE NOMINATION OF McKINLEY.

WITH great enthusiasm the Ohio Republicans have by acclamation made William McKinley their candidate for Governor. They have selected the man they deem strongest and most available. No other name was mentioned or thought of. Whatever differences may exist between leaders of the party, personal or otherwise, no difference exists as to the propriety of making Mr. McKinley its standard-bearer in the approaching campaign. No one fails to recognize that a struggle must be made to recover the State from Democratic hands. It has a Democratic Governor and a Democratic Legislature, and the Republican Party must, in order to insure victory—a victory with a large margin—put its best man forward and bring all its elements into harmonious action. Moreover, the coming battle in Ohio is universally understood to be the prelude of the Presidential contest next year. It is of the utmost importance to recapture that great State this fall.

Under these circumstances the unanimous voice of Ohio Republicanism for Mr. McKinley is significant of these three things: First, Mr. McKinley has the entire confidence of his party; second, he is regarded as the most popular man in the State; third, his Tariff views are thoroughly indorsed. These three things are of special importance to all Republicans. The new Tariff which has been running the gantlet not only of the severest partisan criticism, but of glaring misrepresentation, is known as the McKinley Tariff, and whatever of opprobrium attaches to it, attaches to him. If the criticisms and denunciations of the opposition press and platform had just cause, Mr. McKinley would not have to-day the enthusiastic support of the rank and file of his party in Ohio, nor the applause of his party outside of Ohio. The severest trial of a new tariff usually comes in the first year of its enactment. It is now ten months since the McKinley Tariff became a law, and it is evident that its chief author and defender has not only not lost but gained in popularity. The elections of last November, which were so generally adverse to the Republican Party, indicated a snap judgment, the result of the ingenious misrepresentations which the opposition disseminated so thoroughly that there was not time nor opportunity to counteract them.

The nomination of Mr. McKinley is, therefore, a matter of national significance. It will be a tariff campaign. State issues will take a subordinate place. Mr. McKinley will be, as he has been, a bold defender of the new tariff. In his speech accepting the nomination, he did not put the Tariff question in the background, or hesitate to give unequivocal expression to his views; and he avowed the purpose in the coming campaign, to "meet the issues frankly and discuss them thoroughly." The platform adopted clearly states these issues and apologizes for no policy the party has pursued—not even for the attempt to pass the National Elections bill. It declares its opposition to a debased coin and a depreciated currency; and these national questions are among the topics which will be discussed in the coming campaign. We are to have in Ohio a campaign of education, and the principles of the Republican Party will be set forth with great positiveness and clearness.

The Republicans will enter upon this notable contest with great confidence. They are united and harmonious; while the Democrats are divided, and have a heavy load to carry in popular dissatisfaction with their course in the Legislature. Their outrageous gerrymander of the Congressional districts, for the sake of compassing the defeat of Mr. McKinley and other Republican Congressmen, will alienate votes from their ticket. Governor Campbell, who will undoubtedly be renominated, has made enemies, and is by no means as popular as Mr. McKinley. The revolt from the Democratic Party began last fall, as seen in the result of the vote for Secretary of State, the Republican candidate, Ryan, receiving a plurality of nearly 11,000, and we trust that this fall it will issue disastrous defeat for that party.

With such a magnificent leader as Mr. McKinley, unblemished in character, eminent for his statesmanship, strong in the qualities which commend him to public trust and public admiration, and with a strong, sound platform of principles the Republicans should sweep Ohio this fall with a majority such as it has been accustomed to give only in Presidential years.

## COMMENCEMENT WEEK.

THIS is the great commencement week for the colleges of the country.

When we say this we cannot but recall the fact that the colleges of the country are by no means what they were fifty or twenty-five years ago. Not only has a large number of new colleges arisen with the natural extension of the country, but colleges have an enormously enlarged constituency.

During this period there have arisen two entirely new classes of colleges that seek patronage from an entirely new constituency. We now have colleges for women and we have colleges for the Negro race.

Both of these are transitional institutions, but we live in a transitional age. Education is the same for all colors and both sexes. Cicero's Orations against Catiline have to be taught in precisely the same way to boys and girls, to whites and blacks. It would be a great saving of strength and money if Harvard and Wellesley, Amherst and Smith, Union and Vassar, could employ the same teachers, and put their pupils in the same classes. Fisk University would not need to keep up its higher classes if their members, young gentlemen and young ladies, could be admitted to Vanderbilt. But the Northeast is not yet ready to educate boys and girls together; and the South is averse to allowing whites and blacks to recite in the same hour from the same benches. The North has not yet learned the primary lesson that a woman has the right of political representation for herself and her property; and it is not strange that the whole country, except the Northwest, insists on separate education of women. The world moves, and change in both these matters is rapidly coming. It was a marvelous foresight which led the founders of Oberlin College, more than half a century ago, and with no constituency in the whole country behind them, to establish a college which should exclude no one, white or black, man or woman, and to give their new institution something of the breadth of the Church of God.

This development of the American College, if temporary in its special form, is magnificent in its developed proportions. Think for a moment what it means for this young generation and the next that the doors of the education of the world are opened to one-half our population, to the women who were forbidden access to it in the days of our mothers. Now every bright girl must go to college. Now we are having an age of woman's culture which is rapidly equalling or surpassing men's culture. It is these college women, in large degree, who compose our women's clubs, every one of which is for culture and not one for pleasure or dissipation. Then let one think what it means that the South is now dotted with colleges of rapidly ascending grade, at which that race is taught the highest learning, which thirty years ago was forbidden to learn to read. Compared with these considerations, how unimportant is the fact, so often repeated with meaningless tremors, that Yale and Dartmouth and Brown are sending a smaller proportion of graduates than of old into the ministry. We are thankful that so many others besides ministers are getting a college education nowadays; and we shall not fear for religion so long as scholarship is free and earnest, and so long as the new colleges for women, and the colleges for the new black South, are all controlled by the most earnest religious purpose. In the hands of the graduates of our colleges, men and women, white or black, our institutions are safe.

## A CHRISTIAN VACATION.

RELIGION is an every-day, a work-a-day service, but it is also a holiday privilege. Religion is not something to toil over when one is at his tasks and on exhibition; it is something to rest in and be refreshed by and take comfort with when by one's self and taking one's ease.

Some people think of religion as the labor of the Sabbath Day, as carpentering or bookkeeping is the labor of the week-day. One may do religious labor on Sunday, and get wearied by it and need a rest from it; but the labor is not one's religion, tho it is religious labor. The hard-working Sunday-school teacher, if busily employed during the week, may find this Sunday labor exhausting and may need a vacation from it as well as from the week-day work; but when he leaves his class behind him and goes to the woods or the seashore or to some foreign land for a summer's rest, he does not leave his religion behind him where he leaves his religious labor. They are mistaken who think all religion is in labor. Religion may bid us labor in the church or the Sunday-school, just as it may bid us labor in the shoe-shop; but the labor is only the service which, for the time, our religion sets us at, not the religion itself. That is deeper than hand or tongue.

So when one leaves his home, for his vacation, if he loved God before, he loves him still; if he loved his fellowmen before, he loves them still, and Jesus Christ tells us that the chief part of religion is to love God most, and to love one's neighbor as one loves himself. One who has this wellspring in his heart, this which is what religion, or Christianity, or conversion, or faith, or consecration means, he carries his religion with him wherever he goes, just as truly as he carries the organs of his body. He could no more leave his religion behind than he could leave his pulsing heart.

Religion has close relations to vacation. "There remaineth a rest for the children of God." Some of us do not think enough of "the peace of God which passeth all understanding." God is not all taskmaster, bidding us go work in his vineyard until sundown. He will give us the noonday hour, and the evening hour. He is an affectionate Father, and lets us have our play as well as our task, for both are good for us.

The soul that loves God first, and then loves his fellow-man, will love them just as much in vacation as in term time; it will be only the expression of the love that will vary. The Sunday-school class may be left behind; but the affectionate spirit will be affectionate still, and cannot help finding some less laborious way of expressing itself. One will not take his rest selfishly so as to annoy others. He will be thoughtful, tender, gracious, kind. He may save his strength and do very little; but there are many grasping, insistent things which he will not do. For he carries the same heart religion with him, which intermits only its more exhausting expressions, but still rests in its abiding peace and love.

There are few cases in which vacation will take one beyond the opportunity to confess Christ. The voice may not do it, but the very presence of the body will do it on the Sabbath Day. It is not a weariness to go to God's house on Sunday morning; it is only a change and a rest. A Christian can at least, wherever he is in vacation, let every one know what is his faith by taking the opportunities that come to him of worshiping with God's people in his courts. That may be all that he feels he can do, but he owes that much of example to those with whom he spends the weeks of rest. He should not appear as a godless man. Very likely that form of religious labor which he wearies himself with during the year should cease for a while, but there should be no question, when Sunday comes, where he stands. If he observes his Sunday rest and worship he will be all the surer, in conversation and demeanor, to live a real Christian life during the weeks of his rest. It is to be suspected that the man who drops all his religious observances during his vacation has made them only a toil and a profession at home, and that he is glad to get rid of them for a season. The beauty of holiness is as beautiful in summer as in winter.

## MASSACHUSETTS AND THE SUNDAY QUESTION.

THE most important action yet taken by any religious or secular body, concerning the question of opening the Chicago Exposition on Sunday was taken by the Massachusetts House of Representatives, just before its recent adjournment. On Thursday, June 11th, the Rev. S. Hopkins Emery, the only clergyman, and the oldest member in the House, offered the following, which was unanimously adopted:

"WHEREAS Massachusetts has always been true to the Pilgrim Spirit, which planted the Old Colony and laid the foundation of this grand Republic;

"Therefore, in the opinion of this House, it is meet and proper that in the coming World's Columbian Exposition, in the City of Chicago, this State should make manifest to the world, in every possible manner, the prevailing senti-

ment of the people on the subject of the observance of the Lord's Day, as it is expressed by Public Statute and the practice of the inhabitants of the Commonwealth."

The House consists of 240 members, representing every part of the State, all forms of religious faith, and all political parties. That not a voice should be raised against such a resolution is very remarkable. It carries with it great weight. It is not the utterance of a "lot of Sabbath cranks" or "white-chokered fanatics." It is not to be sneered at as a "pious expression." It comes with the approval of men who are most liberal in their religious ideas, and who would be the last to favor anything approaching in spirit to the "blue laws." They believe that, in adopting the resolution, they are expressing not only their own convictions, but the "prevailing sentiment" of the people of Massachusetts.

We are glad that this large and influential legislative body was moved to utter a protest against the Sunday opening of our great National Exposition. We hope that other legislatures will follow its example. Let protest after protest go to the managers of the Exposition, so that if they finally decide to open the gates on the Sabbath, they shall do so in defiance of the expressed sentiment of the American people.

## McKINLEY THE MODEL OF FRENCH LEGISLATORS.

THE article we publish elsewhere by Theodore Stanton will have great interest both for Protectionists and Free Traders in this country. The interviews reported with French statesmen of both schools of economy show very clearly the reasons which are making France more and more protectionist. The protection idea was introduced under the First Empire for the benefit of manufactures. It gave place in 1860 to what was practically free trade; but after the Franco-Prussian War France found it convenient to pay a large part of her war debt by the imposition of customs duties. Again in 1880 she revised her tariff in the interest of Protection. Now it is again undergoing revision, and will emerge in a decidedly more protective form. The reason for the present revision, we are told, lies largely in the fact that while manufacturing interests are fairly well protected, the agricultural are languishing, and it is the farmers chiefly who need protection.

These outlines of the tariff history of France will be recognized as somewhat similar to the outlines of our tariff history. Our present McKinley tariff was framed largely with a view of benefiting the farmers. The re-action against Free Trade is so strong in France that we are told that, roughly speaking, there are only four towns which are opposed to Protection. "There is no Free Trade party in this country at present," says M. Leon Say, who is himself of that school of thought, and another Free Trader says that between two-thirds and three-fourths of both chambers of the Legislature are strong Protectionists.

The reasons which account for this large increase in protection sentiment are, first, that France finds that she is being practically isolated and that Protection is a necessity. Says M. Adolphe Turrel:

"Since the development of America we have found that the monopoly in science, industry and agriculture which Europe previously possessed, has been gradually disappearing and is now being attacked at its very foundations."

The United States, under the policy of Protection, has been gaining so rapidly that France finds that she is compelled, in self-defense, to adopt the same policy. The first thought of Europe was the formation of an Economic League against the New World; but this was found to be utterly impracticable, and each country being left to take care of itself, France chooses, in the language of M. Courcelles-Seneuil, to take Major McKinley as the model for her legislators.

A second reason for the adoption of the policy of Protection in France is the financial reason. "France," says M. Turrel, "wishes to be in a condition successfully to repel any armed attack that may be made upon her, and is, consequently, making terrible sacrifices to keep up her army. These sacrifices entail tremendous expenses." In order to raise a large revenue, and at the same time to "assure the agricultural prosperity of the country," and to prevent French capital from being sent abroad, France is "economically arming herself" by means of a tariff. She depends upon her army for military protection and upon the tariff for economic protection.

A third reason is that which we have already stated, the necessity for the protection of agricultural interests. "The farmers were being ruined by the low prices of their products."

From the present revision of her tariff France hopes to have an additional income of fifty million francs a year. Our problem is a somewhat different one. We do not wish to add to our revenue, but rather to reduce it. In the McKinley Tariff act we have taken off in the aggregate about forty millions of duties on imports, and, at the same time, we have thoroughly preserved and applied more perfectly the principle of Protection. But the French tariff is a much lower tariff than ours and needs to be raised in order to furnish adequate protection.

It will be observed that the French Protectionists whom our correspondent has interviewed, are very confident that the days of Free Trade for France, and indeed for Europe, are past. France has experienced some of its evils and is only, as one of them expresses it, "displaying her innate common sense" in turning from the policy of Free Trade to that of Protection. Says M. Turrel:

"All the countries of Europe and America, with the exception of England, which has sacrificed her agricultural to her manufacturing industries and is now merely a great trading nation, have abandoned the principles of Free Trade."

He adds:

"The practical politician must give more weight to the opinions of the statesmen of the whole world than to the dogmas of the few French scholars and doctrinaires, however eminent and estimable they may be."

That is just what we have concluded in this country. The scholars and doctrinaires may teach the principles of Free Trade in our colleges; but we have found experience a better and truer teacher in this matter.

## Editorial Notes.

THOSE of our readers who sometimes find fault with us for publishing too large a paper and burdening them with too much reading, may be grateful to us that this week we have at last shrunk to our legitimate thirty-two pages. The poets of the week are the late Philip Bourke Marston, Mrs. Dorr Gleeson White, Charles Follen Lee, and Clinton Scollard. Just now Archdeacon Farrar's account of Dr. Phillips Brooks will be read with much interest; Edmund Gosse talks about Cats in literature; Dr. Jacob Chamberlain concludes the story of his remarkable experience in the tiger jungles; Maj. George W. Baird resents the imputation that soldiers are murderers; Maurice Thompson offers some criticisms of French influence in literature; George Stewart gives a sketch of the French Canadians; Theodore Stanton reports the views of French statesmen on Free Trade and Protection; Professor Ely gives the last but one of his articles on Socialism; and Gilbert Coleridge describes the New Salon. A. C. Townsend has a romance of hypnotism; and Julie M. Lippmann a delightful story for children. Besides all these articles there is room for the numerous editorial departments covering various special fields.

WE have taken no part in the discussion, which has been conducted so hotly since the adjournment of the Presbyterian General Assembly over the appointment of the Committee on Theological Seminaries. Dr. Charles H. Parkhurst, *The Evangelist*, and others have been charging that it was "packed" against Professor Briggs. They do not say that Moderator Green did it; that nobody would believe who knows him; but they insist that the two clerks, Roberts and Moore, with others, made up the Committee in the interest of Princeton and against Union, and these brethren, and particularly Princeton, are rapped over the knuckles in the sharpest manner. But what evidence is there that the Committee was "packed"? Its unanimity, of course. Clerk Roberts says, and he was charged with being the great offender, that he only suggested one or two names, and did not know how the Committee stood on the matter when it was named. How could anybody know? No vote had been taken to indicate where commissioners stood. If the Committee's unanimity is at the basis of the charge of "packing," the same charge might be applied to the Assembly. It was a very remarkable vote—448 to 60—one-sided. Pray, was not the Assembly "packed"? Furthermore, the Church seems to be equally one-sided. May it not be that the Church is "packed" against Briggs? As to poor Princeton, she must defend herself as best she can. What business had she on the Committee on Theological Seminaries? What business had she in the Assembly? Why was she not modest enough to stay away from this Assembly so as not to have any voice in the disposal of the Briggs matter? Seriously, why was not the charge of "packing" raised at Detroit? If there was any bargain in connection with the election of moderator, as alleged, between Dr. Patton and Dr. Dickey; if the Committee was "packed" by officious men, why not have brought the scandalous proceedings to the attention of the Assembly? It seems to us that the accusing brethren get their courage a little late. A correspondent, who was a member of the Assembly, writes us:

Dr. Parkhurst, it seems to me, does not pursue a very wise and courageous course in this thing. He fulminates from the pulpit to stir up a feeling of faction among the people. But at the General Assembly he was very tame indeed. That, however, was the time and place for debate. We wanted to hear all sides and then act decisively, as was our right and duty. But Dr. Parkhurst came late, made a statement that the directors were gentlemen, etc., and then retired and went home. In the light of such conduct the recent fulminations of that gentleman must be read.

The same correspondent writes:

About Professor Evans's accusation that the General Assembly was ignorant, etc., I will give a simple statement of my own case as that of a commissioner. In my library are Briggs's "Biblical Study," since its publication, "Messianic Predictions," and "Whither"? also his Inaugural Address. All these books I have studied as hard and honestly as I study any. My case is only one and cannot be unique. From it can be seen how fair was Professor Smith's inuendo. It comes the more ill from him because he admitted his own ignorance of the views he defended. He admitted not to have read Martineau, and that he did not understand Briggs's view of the Middle State.

WITH a good deal of good sense *The Churchman* discusses the Papal Encyclical on labor, and it calls attention to the fact that it was not until after the conscience of the world had become thoroughly alive to the evil of slavery that Rome spoke on the subject. In this matter Rome does not lead, it says, but follows at a safe distance; she does not teach the world but it is the world which teaches her. It adds:

"It is the English-speaking world, that is, the world which is still led by the Church of England more than any other spiritual leader that is teaching Rome."

Is there not a bit of assumption in this? Is it quite certain that the Church of England has led the conscience of the English-speaking world? Did it in the time of Cromwell? Does it now? *The Churchman* has also overlooked one point in the Encyclical. It reports that the Pope says nothing on the right of succession to property after the death of its owner, and that this is "purely a matter of State regulation, not at all a matter of natural right." This is an extreme assertion of principle, and is directly contradicted by the Encyclical, which on page 8 of the Baltimore pamphlet edition, or page 9 of the New York pamphlet edition, says that the right of property belongs to a man not simply as an individual but "in his capacity as head of a family," and adds:

"Nature dictates that a man's children, who carry on, as it were, and continue his own personality, should be provided by him with all that is needful to enable them honorably to keep themselves from want and misery in the uncertainties of this mortal life. Now in no other way can a father accomplish this except by the ownership of transferable property which he can transmit to his children by inheritance."

This doctrine of the family is elaborated at length.

WE have heard some surprise expressed that the increase of contributions from the churches for missionary societies among the colored people does not keep pace with the increase for other home missionary societies. In this connection one or two things should be remembered. The utmost pressure is put upon the home mission churches to take large contributions for their home mission board or society, and often a continuance of aid is refused to a church unless it gives a handsome collection. Again, those societies that work among the Negroes of the South are all the time establishing colleges or universities which are becoming independent, and which are then seeking separate contributions. Thus the American Missionary Association is no longer related to Hampton Institute; and Atlanta and Fisk and Howard Universities are all making their separate appeals, while the money collected for them does not appear in the ledger of the American Missionary Association. There is no such allied interest which is drawing contributions from the Home Missionary Societies. We have no donbt that the gifts for Christian education and evangelization in the South are increasing in a fair proportion, but they are necessarily and properly scattered among many societies and institutions.

THE Necrological Roll of Andover Theological Seminary for the year 1890–'91 is a document of extraordinary interest both as showing the character and standing of the men who have been graduated there and the great losses it has sustained during the academic year. Among the forty-six names on the roll of those who have died during the year there are by actual inspection more borne by highly distinguished men than can be found among the living graduates of some useful and well established theological seminaries. Of the forty-six members deceased during the year all but one were college graduates. The national character of the institution even fifty years ago, or longer, may be seen in the fact that these forty-five came from fourteen different colleges, a figure bearing a much higher ratio to the whole number than it would now. The average age of the forty-six was seventy-six years, eight months and ten days, an extraordinary average longevity for so large a group, which recalls a reply made by the Rev. Daniel Waldo, for some time the oldest alumnus of Yale, to "Ben" Wade, of Ohio. Waldo was at the time Chaplain of the House at Washington, and as famous for his witty encounters as Wade. The Ohio Senator, very free with his infidel opinions, and fond of any joke on the ministers, once asked Waldo how it happened that these unworldly parsons lived so long and on such happy terms with life, while the lawyers died young. "Oh," replied Waldo, "if you read the Bible, you would know all about it. The wicked, 'Mr. Wade, shall not live out half his days.'" The ages of individual decedents is no less remarkable. Two were past ninety; nineteen over eighty; and fourteen over seventy. Dr. Herman Halsey, of the class of 1815, was more than ninety-seven years old, the oldest college graduate, we suppose, in the country. The next oldest on the roll was Dr. Frederic Edwards Cannon, of Geneva, N. Y., who entered into rest ninety-one years old. Of the class of 1831 six have died during the year, leaving one survivor only—and he, Prof. Edwards A. Park. The old alumni are not, however, all gone. Academically, the first on the living roll is now Isaac Watts Wheelwright, of South Byfield, Mass., altho Peter Kimball, of Perth Amboy, N. J., who graduated the following year, is his senior, being in his ninety-ninth year. The most striking feature of the roll is, however, the brilliant names included in it. Among these are those of Dr. Henry Martyn Dexter, the first authority of his day on all matters of Congregational history, and the journalist of the denomination; Prof. Austin Phelps, of Andover; Dr. George B. Cheever, author, preacher, powerful radical agitator, and for many years a regular contributor to THE INDEPENDENT. To these must be added, in the words of the editor of the Necrology:

"Dr. Welch, many years professor in Union College and Auburn Seminary; Dr. Greeley, the hard-working Home Missionary Secretary in New Hampshire; Dr. Folsom, of the Unitarian Church; Drs. Megie and Newell of the Presbyterian Church; Dr. Cushman of the Episcopal Church; and Dr. Crawley of the Baptist Church; life-long and faithful pastors in our own communion, like Sewall Tenney and Rowland Ayers; men who have

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given their lives to teaching, like Calvin Butler and Abel Wood; foreign missionaries and home missionaries, headed by Boutwell, the earnest pioneer among the Ojibways; and 'other fellow-laborers, *whose names are in the book of life*."

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WE were a great deal surprised to see quoted in all the Catholic newspapers a statement coming from Bishop Boyle, of New South Wales, who has been in this country studying the parochial schools, and who was reported as saying:

"I have learned a good deal about how to conduct a school successfully. I knew that in America I would find the best of everything; but I never dreamed that the school system was so perfect. In my diocese I cannot, of course, hope to establish schools equal to the ones here. The information that I have obtained, tho, I shall apply as well as I can. The people of Australia have the highest admiration for America, and they will be glad to know that my schools are to be modeled after the ones here. When I am able to establish a college I shall not forget to introduce into it the prominent features of your great institution."

Now we knew very well that the parochial schools deserve no such praise, and our readers know it very well, as we have published pretty careful statements on the subject from two or three careful Catholic writers, articles which have called forth a great deal of discussion in the Catholic press. Bishop Boyle now writes to *The Freeman's Journal* stating that he "cannot subscribe to a single line of the above." He declares that "the paragraph does not contain my words, neither does it convey any idea of mine regarding your American Catholic schools." He then briefly gives his opinion. He says the school buildings are admirable, and are the best memorials of the generosity and faith of the people: but he adds:

"While you have so much of what may be termed the 'go-as-you-please' system it is impossible to produce good results in school work.

"Before any schools can be pronounced excellent, or even good, I maintain that the following conditions are necessary:

"(a) A standard of proficiency for the teachers' guidance.

"(b) Some system of inspection by which the school would be periodically examined by a competent person.

"(c) An efficiency test for the teachers before undertaking school work, for 'As is the schoolmaster, so the school'; and I think that any Sisterhood or Brotherhood refusing to submit to such a test should 'go by the board,' and the all-important and sacred duty of teaching should never be intrusted to them.

"I must candidly confess that I felt much disappointed in the method and organization of the Catholic school system of the United States, as only in New York and one or two other dioceses did I find what I deem essential to form a good Sabbath-school; and wherever standards of proficiency are in use, they will be found invariably lower than that used in our Australian schools."

Now we hope this will be quoted in every Catholic paper. If we must have parochial schools, and we utterly disbelieve in them, we want them to approach somewhere near the excellence of the public schools; and that they have thus far failed to do. The criticisms here made by Bishop Boyle are precisely those made by our correspondents, who have been blamed for declaring that there was no standard of proficiency, no suitable examination of teachers, no inspection, and no grading of schools.

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IT seems hardly gallant to write or print Major Baird's criticism of Elaine Goodale's language simultaneously with the announcement of her marriage to Dr. Eastman. We do not imagine she really regards soldiers as belonging in the category of Cain. It was merely a rhetorical way of expressing the thought which many besides Quakers accept, that war is a crime on somebody's part. A literal interpretation of such a statement would represent George Washington and General Grant and General Howard as proper candidates for the gallows, a statement too ludicrous to be attributed to anybody. Miss Goodale, unless we should now say Mrs. Eastman, is too young to remember the Civil War, and her impressions of the army have been colored too much, we imagine, by that last massacre of the Indians in which there appears to have been some avenging of the soldiers in the Custer massacre. But passing from Mars to Hymen, Miss Goodale's marriage in this city was something of an event. She is a thoroughly cultivated and very able woman, who published verses before she was in her teens, whose powers have been developing, who has not been satisfied with barren literary production, but has felt her heart stirred by the call of the ignorant and the abused, and who therefore has spent the last half-dozen years of her life in teaching the Indians in Hampton Institute or in Dakota. Her first enthusiasm must have been so disillusionized by long and thorough acquaintance with the Indians, that no one needs to apologize for her wedding a man who is three-fourths of Indian blood, a graduate of Dartmouth College and an accomplished gentleman; and we give her and her husband our hearty and enthusiastic good wishes. One thought naturally arises. No one sees anything particularly out of the way in a Caucasian marrying one of pure or mixed Indian blood. Many of the best families of Virginia are proud to claim Indian blood. There is no law of any State against such intermarriage; but even Indiana still wickedly keeps on its statute book a law forbidding intermarriage between a white person and one of Negro blood; and the new Constitution of Mississippi makes it a crime to intermarry, even tho there be a mixture of but one-eighth Negro blood. What valid reason there is for this no human being can tell.

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IT is very much to be regretted that the Ohio Republican Convention was not able, under the circumstances, to adopt such a recognition of the long and distinguished career of John Sherman as would have been fitting and proper. There is no man living who has given more valuable services to the country, more hearty and ungrudging support to the Republican Party, and more intelligent and downright ability to national legislation than the senior Senator of Ohio. His legislative life at Washington has covered more than a generation. He has been true as steel to all the great interests of party and country. Upon him more than upon any other man have we leaned in great financial crises. As one of his political opponents says, he is without "a rival in his mastery of questions of finance." He has by no means passed beyond the age of usefulness. He ought to be kept in the Senate for at least six years more; and it would have been very gratifying to the Republican Party throughout the country if the Ohio Convention of last week could have adopted a resolution recognizing his pre-eminent claims to another Senatorial term. But ex-Governor Foraker aspires to Senator Sherman's seat, and for the sake of harmony at this important juncture, and on the advice of Senator Sherman himself, the Convention contented itself with a bare recognition of the valuable services which he has given to his party. Senator Sherman's counsel is that all Republicans should unite to elect Mr. McKinley Governor and a Republican Legislature, and that the question of the senatorship should be settled after the election. We have no doubt that this is the wiser course, and we shall hope that the Legislature will be Republican and that it will give its enthusiastic and unhesitating choice to grand old John Sherman.

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PROTECTIONISTS will find many admirable texts to quote from the views of the French statesmen as given by Theodore Stanton. Here are a few—

M. Jules Ferry:

"The economic isolation of France would be a disaster that all enlightened minds must deplore."

M. Adolphe Turrel:

"The influences which have revived the protection spirit in France have revived it everywhere. The free trade school has pushed its doctrines to excess, and, consequently, a deep-seated re-action has set in."

The same:

"Our army gives us military protection, and we must seek economic protection in a tariff."

The same:

"The free trade political economists cry out that we are wrong, and that we shall ruin the country. But from 1860 up to the present this school of economists has been in power, and the result is that the misery of twenty million Frenchmen who have to live by farming is increasing every day."

The same:

"All the countries of Europe and America, with the exception of England, which has sacrificed her agricultural to her manufacturing industries and is now merely a great trading nation, have abandoned the principles of free trade."

Dr. Viger:

"We are raising our tariff because one of the results of the Cobden-Rouher treaties of 1860 has been to reduce the wholesale prices of our products without causing any corresponding reduction in the retail prices."

The same:

"In 1880 began the great commercial crisis. English competition told heavily on our manufactures, and compelled the metal trade and the spinning industries to demand protection for themselves. That was the first step toward national protection."

M. Leon Say, Free Trader:

"There is no free trade party in this country at present. The only free traders are a few silk and woolen manufacturers, particularly those located in the industrial cities of Lyons and Roubaix."

M. Gustave de Molinais:

"Major McKinley seems to be the model of our legislators."

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WHILE on her route to the Dominion W. C. T. U. Convention Miss Frances E. Willard writes us:

The symposium recently published by specialists in your columns on the Care and Cure of Inebriates is one for which all earnest hearts must give you thanks. It was natural, perhaps, that the dissonant note to a woman's ear should be the statement and implication that the workingman must have his club-house, and that the chief attraction to the saloon lies in this quality. As a putting of regrettable facts this may be true; but the study of all who deal with drinking men should be, I venture to suggest, the magnifying of their homes and the minifying of outside attractions. Places where husbands, wives and children can go together should take the place of the saloon. People's Palaces, like that in London; parks, galleries and popular lectures to working men and women; excursions, clubs made up of men and women, all these are humanizing in their tendency, and as such are warmly commended among the counteracting and offsetting features of the temperance reform.

We heartily agree with Miss Willard that the great stress should be laid on improvement of homes; but the workingman cannot be easily induced to quit those resorts where he finds enjoyment for his social nature, however low that enjoyment may be. Doubtless many of them would not, at first, go to clubs where women are also admitted; for the presence of women would be felt as a restraint; but a little education would overcome this reluctance. Men who find enjoyment in the low society of a saloon cannot be lifted all at once to a high plane.

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WE are overwhelmed with letters from colored people—we do not say Negroes, for they are as much Caucasians as Negroes—protesting against Maurice Thompson's article, "Pure or Mixed." We are not disappointed at the indignant tone of comment, and did not ourselves indorse the article, in part because Mr. Thompson used the term "mixed bloods, or "mulattoes," in the unusual and misleading sense of the immediate offspring of parents of whom one was pure Caucasian and the other pure Negro. We can quote but from a single correspondent. The Rev. J. C. Embry, Manager of the Publication Department of the African Methodist Episcopal Church writes, in part, as follows:

Mr. Thompson says: "Not one mulatto in five thousand, in the South, is a legitimate child."

A reference to this class in the exclusive sense of direct offspring from a union of purely white and black persons is a reference to almost nobody. A great many children of "mixed" blood, perhaps not less than a million, have been born since the War South and North. But so far as it concerns the South, you will find that they are nearly all in the larger towns and cities, and that they are quadroons and octaroons, *i. e.*, three-fourths and seven-eights of white blood.

Again, to speak of *mulattoes*, as comprehending the whole, or nearly the whole, population of inter-racial blood, and say that 4,000-5,000 of them are of criminal origin is to utter a most hurtful slander. Perhaps fully sixty percentum of Afro-Americans have somewhat of mixed blood. The constant intermarriage of the "bright," black and "brown" varieties of the colored race has served in sending a fraction of Caucasian blood into nearly every family of our race.

It would be difficult to find an old family of our class that is wholly free from Mr Thompson's "taint" of dishonored white blood, stirring up "wrath" and "restlessness" in our veins. Hence, according to our most philosophic and philanthropic friend, we poor Negroes are more than half of "bad stock." Tens of thousands of these "nondescript," "hybrid" Americans are the offspring of parents and grandparents lawfully and happily married. They are not restless; they are not given to intrigue or evil works of any kind more than others. In saying they are, our friend declares to the world that which he cannot prove.

Mr. Thompson tells us that no decent white person will marry a Negro. If this were true, what of it? But it isn't. Why do the States enact laws to prohibit it, and impose barbarous penalties for its violation? But they are "degraded and lecherous whites" that do so, he tells us, and this fact taints the mulattoes' blood! Then with marvelous consistency he says they are "in a way more intelligent than the full-blooded Negroes."

Mr. Embry then says that it is a fact that those of mixed blood are, on the average, more intelligent than the pure Negroes; and he gives the reason. It is partly because white slaveholding fathers withdrew their mulatto children from the brutalizing hardships of the plantation and took them into the household, while many were manumitted outright, or sent North. It was from these white fathers that Wilberforce College had its early support. Then all over the North those of mixed blood have great advantages over the blacks in offices, workshops, trades, etc. Again, the best schools have been in cities where the mulattoes abound and there are few blacks. And, finally, many Negroes prefer the mixture of white blood to avoid the odium of vicious public sentiment. "It is only a scandal to be approximately white, but it is a crime to be black."

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WE must all of us thank Archbishop Ireland for a late pastoral order given to his diocese against lotteries. He says:

"We do now prohibit the raising of money for religious or charitable purposes by the sale of chances, the use of wheels of fortune, or by any method savoring of lottery or gambling."

*Ex occidente lux.* This is the first order of the sort in the Catholic Church that we happen to remember since the very first papal bull, if we may call it so, that has come down from the earliest centuries and which was *Adversus Aleatores*. So the circle is rounded from Victor, if we remember aright, to John Ireland. We have always regretted that in the Acts of the Baltimore Council there was no word against gambling. Now we may have some hope that a similar order may by and by be issued in the Archdiocese of Philadelphia where it is especially called for.

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HAITI is going through one of those periodic scenes of anarchy which are sometimes dignified by the name of revolution, but which really are little more than the breaking out anew of feuds that have made the whole history of the black Republic one continued record of outrage and bloodshed. When President Salomon abdicated in August, 1881, a provisional Government was formed, including Generals Télémaque, Légitime, and Hippolyte. Télémaque soon after fell in a riot, and Légitime, gathering about a third of the electors, made himself practically dictator. For a year he succeeded in keeping his hold on Port au-Prince and the southern districts, by rigorously killing everybody that he could whom he considered antagonistic to his rule. Then Hippolyte gained the capital, and Légitime was forced to follow Salomon to France. For a year and a half Hippolyte, under the name of President, has exercised the power of a dictator. The southern sections have endured in quiet, being naturally peaceful; the northern department, where all the outbreaks have occurred, has been uneasy. On June 2d, a *fête* day, an outbreak occurred in Port-au-Prince, when a body of about twenty men broke into the jail and, having released a number of political prisoners, made their escape. Hippolyte, enraged, pursued and routed them completely, and since then has held a perfect reign of terror all over the island. Suspected people have been shot down on every hand, and no law or order has been observed in arrest or execution. The result is that the whole populace are embittered against Hippolyte, and every day brings rumors of his assassination. Even in the Southern province the hostility is very strong. Meanwhile Generals Légitime and Manigna are at Kingston, Jamaica, only waiting a favorable opportunity to avenge themselves for the defeat of 1889 and the continued murders of their partisans. If the reports that come from Port au Prince can be trusted, General Hippolyte seems to be acting like a raving maniac; until people hardly know which to dread most—the brutal ferocity of the savage or the courteous, polite bearing of the diplomat. The immediate result cannot be matter of doubt. The people of Haiti will exchange one despot for another, and we shall have another so-called government to deal with. Were that all, we might perhaps look on with comparative unconcern; but such acts as the forcible invasion of the Mexican Consulate form dangerous precedents. If the Haitians come to feel that the representatives of foreign Governments can be treated like their own subjects, it may be necessary for those Governments to interfere. If such interference should be required, it may become a serious question for our Government to consider, whether it can permit it to be in the hands of any other country than our own.

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....If it be really true, as Archdeacon Farrar says, that Americans treat their clergy a great deal more handsomely than the English do, and provide more liberally for their

vacations and rest, it may not be wholly easy to find the reason. As an illustration of things not worth knowing and having no philosophic relations, *The American Naturalist* notices a series of observations made by somebody, who carefully noted down the kind of weather, clear or cloudy, in which loons and grebes and geese were seen flying overhead. And we recall another illustration of unimportant relations that has been noted in another connection of a laborious discussion of the number of times in which the order "gold and silver" or "silver and gold" was used in ancient literature. The people of England and America are of substantially the same stock, and the only easily discoverable ecclesiastical difference between them is that one has a State Church and the other has not. It will be no more than the relation of loons and sunshine by which we connect the better treatment of the clergyman with our free church system.

....Is there a re-action against compulsory education? The opponents of the Bennett law have swept that statute away in Wisconsin, and they have prevented the enactment of an amended statute in Illinois; and now Governor Pattison of Pennsylvania has vetoed the compulsory bill passed by the Legislature which has just adjourned. While the system of compulsory education has been for some time in force in some of the older States, it has never yet been introduced in Pennsylvania. The bill which Governor Pattison has vetoed was the first step in that direction. Strangely enough the Governor's chief objection is not to the form of the bill, but to the idea of compulsory education itself. He says that "free attendance upon free schools seems to most befit a free people." This *ad captandum* sentence makes it unneccessary to follow the Governor further.

....The Rev. William Kirkus does not like the idea that possibly the election of Phillips Brooks may be vetoed by the bishops. He says in *The Standard of the Cross:*

"Supposing by the refusal to 'consent," the diocese of Massachusetts should be compelled to a new election, what is to prevent the *re-election* of Dr. Brooks? What is to prevent his re-election again and again till sense on the one side or secession on the other has been secured? Massachusetts is used to rebellion. For a matter not so much of tyranny as of mere impudence she threw off her allegiance to the English Crown; is it likely that she is going to submit her calm determination as to her own Bishop to Newark? Of course the Constitution demands this, but is the Constitution worth keeping up at such a cost of ignominy?"

*The Living Church* is very much shocked at this utterance and calls it treason.

....The Free Traders having decided in their own minds that the result of the McKinley tariff ought not to be the manufacture of tin plate in this country or even the production of tin from our mines, resolutely refuse to believe that tin is being mined or that tin plate is being manufactured. They have so cultivated this faculty of disbelief that they now disbelieve the simple statement that came from San Francisco, last week, that "seven tons of pig tin from the Temescal mines have arrived in this city and are now for sale in open market." And yet, probably, the tin will continue to be mined, tin plate will still be manufactured, and new plants will be established. The disbelief of the free traders cannot, fortunately, prevent the occurrence of events nor disprove the reality of facts.

....Bishop Potter had no option as to making an inquiry into the charges against Dr. R. Heber Newton. The canon says that if a clergyman is accused of any one of five different offenses, "it shall be the duty of the Bishop. . . . to see that an inquiry be instituted as to the truth of such public rumor." Accordingly, the rumor being brought officially to his notice, he has appointed five men as a sort of grand jury to report privately to him whether it be a case in which it is worth while to bring an indictment for heresy and have a trial. It will be their duty to report whether Dr. Newton holds and teaches "advisedly any doctrine contrary to that held by the Protestant Episcopal Church."

..There are signs that the Farmers' Alliance is in a state of disintegration. The statement comes from Kansas that the promise of good wheat crops this year is turning the attention of farmers away from their grievances, and therefore away from the crude political methods proposed by the Alliance. Moreover twenty-five of the sub-alliances in Kansas have repudiated the action of the Alliance Convention at Cincinnati in favor of a new party. Ex Congressman Dorsey announces that there has been a decided falling off of interest in the Alliance movement in Nebraska. If the farmers get their eyes open in time as to the unwisdom of the Alliance movement, they will save themselves cause for repentance.

....We like the earnest, unapologetic way in which the utterances of the Ohio Republican Platform are made. Take this for example:

"We demand, and will continue to demand, until finally and absolutely secured, the free exercise by every citizen of the supreme and sovereign right to cast one ballot at lawful elections, and have it honestly counted."

The silly assumption that because President Harrison did not thrust this matter into the faces of the Southern people who received him so hospitably on his recent tour, therefore it had been abandoned, needs no other answer than the Ohio Republicans have given it.

....When the famous regatta at Cowes was sailed in which our yacht, the "America," distanced all the English fleet, the Queen is said to have asked an attendant what boat was second. The reply was: "Alas, your Majesty, there is no second." Our centerboard boats have hitherto safely held the championship against the English cutters, and now it is a little curious that an American designer should have produced a cutter, the 'Gloriana," which outstrips the fleetest of our own centerboard boats. The English yachtsmen must now give up in despair. It is only an American designer, it seems, that can beat an American designer.

....It is announced from London that the British Government has appointed as its representatives on the Board of Arbitration in the Bering Sea seal controversy, Sir George Baden Powell and Mr. W. Dawson, of the Canadian Survey Department. These gentlemen are to proceed to Bering Sea immediately, it is stated, and make as thorough investigation as possible of the matter in dispute. Then they are to meet the American commissioners, who have not yet been named. This follows hard after the arrangement for a close season, and indicates that the dispute is in a fair way to a fair settlement.

....This case which Jacob Chamberlain, D.D., the well-known missionary in India, gives of an extraordinary coincidence between an impression on the mind and the actual deliverance, is one that will equally interest the Society for Psychical Research and the Christian. Dr. Chamberlain regards it as a case of divine guidance, and we do not know of any reason why he should not. It is a very remarkable story and seems to bear out that view; but that will not interfere with its also being classed with those cases which this Psychical Society is studying.

....The experiment that the New York Central Railroad has decided to try in the Fourth Avenue tunnel to secure better ventilation will be watched with much interest. It consists in a false roof in the tunnel, which is to collect the smoke and cinders. The former will be expelled through various openings and the latter retained and gathered up. The company declare their willingness to adopt the plan if successful in the section where it is to be tried, even tho it should involve sinking their whole roadbed in the solid rock, at an enormous expense.

....We are pleased to notice that *The Christian Intelligencer*, as the organ of the Dutch Reformed Church, sees what may be an epoch in the history of the Church universal in the adoption of the federal union with the German Reformed Church. It makes the same comparison that we have made with the Federal Constitution in the history of the nation, and looks forward to the time when other denominations, while remaining separate as States, can be federally united, as it were, into one holy nation.

....The World's Columbian Exposition seems to be in vigorous hands and to show good prospects. We print, this week, the plan of the General Committee on Religious Congresses in connection with the Exposition, which provides for a general Congress of all denominations to discuss great practical religious themes. As the Committee includes Protestants, Catholics and Jews, the discussions will have to be on lines of ethics and practical religion, and avoid dogmatic theology.

....It is amusing to see how jubilant the English papers are over the coolness that seems to have sprung up in France toward Russia, in consequence of the decision of the Czar in favor of Holland in the Guiana question. If any proof were needed to show the unstable equilibrium of European politics, it would be furnished by the avidity with which the most natural and trivial popular feelings are regarded.

... Last year the receipts of the Presbyterian Board of Foreign Missions from the women and children exceeded the gifts from the churches. That is there was received $346,780 from the churches and $374,258 from the Woman's Boards and the Sabbath-schools. This is an extraordinary fact, and some serious thinking should be done by the men on the subject.

....What is the source of ex-Governor Foraker's popularity? That he is still popular, notwithstanding the damage done him by the Congressional investigation into the ballot-box forgery case, is evident to everybody. What is his hold on men?

....The gift of a million dollars by Mr. Colgate to Colgate University, at Hamilton, N. Y., is another of those magnificently generous acts for which our millionaires are becoming famous.

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WE are told that John the Baptist came to bear witness for Jesus Christ. He is not the only one who has been sent on that errand. What better service can any one of us do in the world than to "bear witness of the light," that men may believe through us?

....We are told of Jesus Christ, as the Word, not yet incarnate, that he was "the true light, even the light which lighteth every man coming into the world." Then God, by his influence on men, through their conscience, gives all men light enough to be saved, whether they have ever heard of revelation or not.

....John contrasts the law and grace. "The law," he says, "was given through Moses; grace and truth came by Jesus Christ." Paul's contrast is between the law and faith. It is the same thing; for grace, loving pardon and all added blessings, are what faith accepts, and in them it expects salvation, not through any formal righteousness.

....Moses says that "in the beginning God created"; John says that "in the beginning was the Word," through whom "all things were made." Perhaps John goes back to a beginning before the beginning of which Moses spake, a beginning when God was alone, and had not yet begun to create; or perhaps God has always created. We cannot tell. When we are told that the Word was from the beginning, we seem to be told that the creative energy of God, his expression of himself, his forthputting as well as his awful, unsearchable mystery, was also from the beginning. We may, at least, reverently think of God as active from eternity, as an eternal Word, uttered and expressed, as well as an eternal power to utter and express.

# Religious Intelligence.

## THE DIASPORA AND RELIGIOUS STATUS OF THE JEWS.

THE Jewish population of the globe, as compiled from the tables of Prof. Dr. V. Jurascheck, the noted statistician and editor of the "*Geographisch-Statistische Tabellen über alle Länder der Erde*," for 1890, drawn wherever possible from official data, together with the figures given by the *Annuaire des Archives Israélites* for 5646, 5647, 5651 (i. e, 1886, 1887 and 1891) and corrected by Lic. Dr. G. Dalman, probably the best authority on this subject, in Strack's bi-monthly *Nathanael* (1891, No. 1), is distributed as follows:

**EUROPE.**

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| Belgium | 5,000 | Hungary | 641,000 |
| Bulgaria | 24,000 | Bosnia | 6,000 |
| Denmark | 4,000 | Portugal | 300 |
| Germany | 579,000 | Rumania | 400,000 |
| France | 80,000 | Russia | 3,236,000 |
| Greece | 6,000 | Sweden | 3,800 |
| Great Britain | 60,000 | Switzerland | 8,800 |
| Italy | 45,800 | Servia | 4,400 |
| Luxemborg | 850 | Spain | 6,900 |
| Netherlands | 90,100 | Turkey in Europe | 94,600 |
| Austria | 1,005,000 | | |
| Total for Europe | | | 6,301,550 |

| ASIA. | | AFRICA. | |
|---|---|---|---|
| Afghanistan | 14,000 | Abyssinia | 200,000 |
| British India | 28,000 | Egypt | 8,000 |
| Persia | 19,000 | Algiers | 48,500 |
| Russian Asia | 40 000 | Morocco | 200,000 |
| Turkey in Asia | 195,000 | Tripoli | 6,000 |
| | | Tunis | 45,000 |
| Total for Asia | 294,000 | Total for Africa | 507,500 |

**AMERICA.**

| | | | |
|---|---|---|---|
| British N. America | 2,500 | Cent'l and S. America | 50,000 |
| Dutch Possessions | 2,700 | United States | 230,000 |
| Total for America | | | 285,200 |

Australia has 13,500, and New Zealand 2,500. This makes a grand total of 7,404 250 Jews on the whole globe, which figures are doubtless the most complete and accurate ever collected.

The division of the Jews into Sephardim, or Spanish; Ashkenazim, or German; Moghrabim, or North African, which has come to us from the Middle Ages, has in a large measure lost its significance: having given way to other lines of demarcation based upon religious standpoints and teachings. However, the old division based upon geographical and linguistic distinctions has not yet been entirely effaced. The Sephardim Jews now scarcely number more than 300,000 souls, and are found chiefly in Italy, Greece, Turkey, Palestine, North Africa, but also scattered in smaller communions in France, Holland, Germany, and England. The Ashkenasim, numbering more than six million souls, have their chief seats in Germany, Austria, Russia and Poland, but are found scattered also in the Orient, Italy, France, Holland, Scandinavia, England, and North America. The Moghrabim number only 160,000 souls, all found in Northern Africa and Palestine. The Ashkenazim, constituting the bulk of the Jewish nation, speak the "Jargon," or Jewish German, to which in Russia and Poland Slavonic elements are added. They, themselves, call this mixture the "Jewish" language. The Sephardim, especially in the Orient, still speak a Jewish-Spanish jargon, while the Moghrabim use the Arabic of the countries in which they live.

At the present time the Jews, from a religious point of view, must be divided into old measure and new measure, or into conservative and advanced Jews. The movements and transformations of Jewish religions in recent decades have been the product and outcome of their political, social and commercial emancipation which began with the French Revolution and has been practically established everywhere except in Russia, and which by bringing Jewish life, ideas and ideals in contact with Western culture and civilization, have affected materially the traditional thought of Judaism, even so far as to bring about a compromise to a greater or less extent. The touch and contact with Western thought, naturally aroused the conviction that the trend and tendency of Judaism as based upon the official legal code of Talmudic Judaism, as this found formulated expression is the *Shulchan Aruch*, compiled by Rabbi Jacob Karo (died 1575), was filled with superstitious and inhumane elements not compatible with the ethical standards of a Christian and Aryan culture; and that as a consequence, if the Jews were to take their standing in the modern world on an equal footing with their Christian neighbors, a departure from the traditional standards and standpoints would be absolutely indispensable. In this condition of affairs the modern, liberalized religious thought and teaching of the Jews have their roots and source of life. On the whole it has only been the Western Jews who have been affected by this new spirit. The Oriental Jew is still the exponent of the petrified formalism and traditionalism of Rabbinism and Talmudism. Nothing is a more horrible heresy for him than concessions to modern thought.

The neo-Judaic party is again divided into two classes, the so-called Orthodox and the Reformed. The former retain the old Rabbinical standards but without their extreme and morally questionable elements; they still retain the Hebrew language in their services, but from time to time permit sermons in the language of the country; they also hope, on the basis of prophetic promises, for the return of Israel to Palestine, together with the establishment of an earthly Messianic kingdom of which Jerusalem shall be the capital and which will embrace the whole world. The Reformed Jews have virtually broken with the past. They take an absolutely independent standpoint over against the Mosaic law; they employ throughout the language of the land in their public worship; they consider themselves citizens and not temporary guests in the countries in which

they live. As a rule, they have given up their faith in the supernatural; they idealize and rationalize Jewish thought and see in the acknowledgment and acceptance of this thought by all men the religious golden age of the future. Much of their thought is characterized by a radicalism and rationalism that makes them neological and destructive of the highest and the very fundamentals of modern society, the State and religion. They are strongly represented in the advanced and dangerous movements of the day, such as revolutions, socialism, the godless press, etc. Having given up the landmarks of the fathers, they have failed to secure new anchors.

Within the old orthodox branch of Israel two groups have been developed, the Perushim or Mithnaggedim, and the Chasidim. The former are the Talmudists, the latter are the adherents of the younger form of the Kabala, i.e., the mysticism and theosophy of Judaism. This means that the former lay more stress upon the Talmud than upon the Kabala; the latter more upon the Kabala than upon the Talmud. In addition to this the Chasidim revere pious men, whom they believe can, on account of their intimate connection with the upper world, assist their devotees with infallible counsel and heavenly blessing. Out of this can be explained that singular phenomenon, the Jewish Pope of Sadagora.

There is violent war between the different Jewish religious clans. The traditionalists condemn the worship of the moderns as semi-heathenish. The moderns despise the ignorance and the superstition of the traditionalists. All, however, see in the adoption of the peculiar phase of Judaism they represent the theological and ethical salvation of the world. This absolute self-confidence and self-sufficiency from a religious point of view is the most pronounced characteristic of modern Judaism, and is the most serious obstacle in the way of Gospel work among the lost sheep of the house of Israel.

## RELIGIOUS NOTES.

It seems that the Primitive Methodist Theological Institute in England has been compelled to close temporarily on account of *la grippe*.

....Canon Legge, Vicar of Lewisham, has been appointed Bishop of Lichfield, England, in succession to Dr. Maclagan, who has become the Archbishop of York.

....The Rev. Washington Choate, of Greenwich, Conn., has been appointed third secretary of the Congregational Home Missionary Society, to assist Secretaries Clark and Kincaid.

....The Rev. Isaac Nicholson, Rector of St. Mark's Episcopal Church, Philadelphia, has been elected bishop of the diocese of Milwaukee. He is a native of Baltimore, a graduate of Dartmouth, and studied theology in Alexandria, Va. He is regarded as a High Churchman.

....An analysis of the sixty negative votes in the action of the Presbyterian Assembly in the case of Professor Briggs shows that twenty-two belonged to the Synod of New York, four each to the Synod of Ohio and New Jersey, eight to the Synod of Illinois, three to that of Iowa, and five to that of Michigan. The rest of the vote is scattered. The official list shows that the vote was 448 to 60.

....Among the recent notable deaths, is that of Father Curci, the distinguished Italian ecclesiastic. Father Curci was for some time under the displeasure of the Vatican in connection with certain lectures on the Four Gospels, for which he was expelled from the Society of Jesuits in 1877. Finally he consented to write a letter of retraction and to submit his published writings to the judgment of the Church, when a reconciliation took place.

....As the result of the recent action of the Synod of the Reformed Presbyterian Church at Pittsburgh, the congregation in Allegheny, of which the Rev. J. R. J. Milligan is pastor, has unanimously decided to withdraw from the Reformed Presbyterian Church and seek admission to the United Presbyterian Church. Three other ministers of the Church were present and heartily approved the action of the congregation. It is said to be one of the richest and strongest in the Synod.

....We omitted to state last week that before he sailed for Europe, Professor Briggs addressed a letter to the stated clerk of the New York Presbytery, stating that he still adheres to the written protest he made against the appointment of a committee to investigate his Inaugural Address; but his notice of complaint against the action of the Presbytery based on the report of the investigating committee, he withdraws, in order that he may not "directly or indirectly be the occasion of any delay in the advance of the judicial proceedings." The committee appointed to prepare the proceedings expects to be able to report in October, when Professor Briggs promises to be present.

....The twenty-fourth commencement of the Cambridge Episcopal Theological School was held last week. The alumni sermon was preached by the Rev. J. T. Rose, of Cazenovia, N. Y. At the alumni dinner which followed there was unveiled a fine portrait of the late Dean Gray, painted by Frederick P. Vinton, a son of the late Dr. Vinton, who was an instructor in the school. At the commencement exercises, Wednesday, Dr. Phillips Brooks presented the diplomas and addressed the graduates. Bishop Clark ordained candidates for the diaconate, and preached a thoughtful sermon, urging the students to master the problems of the hour rather than to spend all their efforts on studying the heresies of the early centuries. He specially commended the methods and spirit of the school as practical and courageous, and encouraged all present to trust more fully the living God who is ever revealing himself to those who seek him.

....Pittsburgh, Penn., has been the scene of a most remarkable gathering the past week. It is estimated that not less than 3,000 persons have gathered from all the country round, with the one desire of securing help from every kind of ill from Father Mollinger, a Roman Catholic priest. After the morning mass the Father retires to his office, receives visits and gives prescriptions; and the crush of those who, with unbounded faith in his ability to help them, by natural or supernatural means is tremendous. The enthusiasm is increased by the wonderful cures that every little while are brought to public notice. A Mr. Morgan, of Nashville, who had been paralyzed in both arms, in kneeling at the altar felt a pricking sensation, and arose all right. So instance after instance is given. Certain Protestants, who are among the number, claim that the success of the priest is due to his undoubted medical skill, others claim that it is supernatural. On the Feast of St. Anthony, it is estimated that over 25,000 people attended the church where Father Mollinger officiated.

....A World's Congress Auxiliary to the World's Columbian Exposition has been formed, with the special purpose of arranging conventions in which the most eminent men of different Faiths may meet in frank and friendly conference in regard to the great truths and the great problems of the age. There will be special conventions of different Churches, denominations, etc., as may be desired, but the great feature will be a Central Religious Congress on a wider basis, a representative gathering of men united for the attainment of great moral ends. The subjects to be discussed cover the relations of Religion to every department of life, in every portion of the globe. Already favorable responses have been received from leading theologians, statesmen, jurists, and scholars in all departments; and the committee, which represents all the different denominations, and of which the Rev. John H. Barrows, D.D., is chairman, are anticipating that the Congress of 1893 will mark an important epoch in the history of the human mind. Any persons wishing to arrange for special conventions are requested to communicate directly with the chairman.

....Official reports from the Vatican show that in the pontificate of Leo XIII, now in the fourteenth year, the Roman Catholic Church has made substantial progress. The new positions created in the hierarchy are the following: the Patriarchate of India, 12 archbishoprics, 65 bishoprics, 43 apostolic delegations, vicarates and prefectures. Then 10 bishoprics have been made arbhbishoprics. The total number of dignitaries in the hierarchy are the following: 8 Latin Patriarchs, and 5 of the Oriental Rite; 783 Latin Archbishops and archbishops and 52 of the Oriental Rite; 308 Titulary Bishops, 23 Bishops *nullius diœcesos*. The greatest progress of the Church, in general, is reported from North America and England. No advance is claimed for Germany nor for Austro-Hungary. The attitude of the Russian Government has not perceptibly injured the Catholic Church in Poland. The most unfavorable reports come from France and Italy, where indeed the Church's strength has not decreased numerically, but the radical policy of the governments in school and church affairs has materially damaged the influence and opportunities of the Church.

....The news that comes almost daily from Russia shows that the expulsion of the Jews is being carried on in the most ruthless way. Notwithstanding the statement that the Government had relaxed somewhat the severity of its course there seems to be no change in the actual policy pursued. It is said that in Moscow, Jews whose cases are still to be investivated in the courts are expelled, and the police are instructed, in case of their return, to send them out again before sunset of the day of their arrival. At Kieff an order has been issued by Count Ignatieff for the immediate expulsion of all skilled Jewish artisans who receive too few orders, or who cannot perform to the satisfaction of judges who are often their rivals in business. In St. Petersburg a series of domiciliary visits is to be made soon and all Jews discovered will be sent to prison or to the Pale, that portion of the city distinctively set apart for them, and beyond the bounds of which they are absolutely forbidden to go. It is also stated that an ordinance has been drawn up compelling Jews to open their shops and work at their trades on their own Sabbath and to observe Sunday. Meanwhile reports have spread, that whatever Jews can reach Berlin will be forwarded by the German Government to South Africa. The Russian law forbids them to leave without a passport, and refuses a passport to any who have not been a full year in some fixed place. Between the decree of expulsion, the hope of a home if he can get away, and the absolute prohibition to leave, except under conditions that to many are simply impracticable, the poor Jew is compelled either to buy a forged passport (a perfectly easy thing to do, if he has the money), or to sneak across the frontier as best he may, running the constant risk of being shot down by the Russian sentries. Then when he gets to Charlottenburg he finds a committee of Jews from Berlin, doing all they can, but with two trains arriving every day it is simply impossible to provide for all. The result is that multitudes are turned back, and it is hardly to be wondered at that not a few throw themselves on the track declaring their preference for death to a return to the persecution of Russia. The Berlin Committee are doing a noble work. The organization is perfect up to the limit of its resources. Medical attendants look after the sick, and ladies serve refreshments and care for the children who, as a rule, are repulsively dirty. Tickets are furnished to those who are sent on to corresponding committees in Hamburg and Bremen, who in turn forward them to New York. The poorer Jews having been rendered half savage by the treatment they have received, are often morose, gloomy, reticent, with the air of hunted animals, and are not easy to manage. At once suspicious and importunate, they jabber excitedly in their strange dialects, and it requires considerable skill and firmness to deal with them. Even wealthy men suffer at times from the ignorant brutality of some of the under officials.

## Missions.

The third Synod of the Japanese Protestant Episcopal Church, which was recently held at Osaka, Japan, was a most important one, not only in the questions that were discussed, but in the manifestation of life and interest. The Constitution of the Church, adopted in 1887, accepts the Bible, the threefold ministry, and the Apostles' and Nicene Creeds, and provides for a biennial synod of all the bishops and delegates from the lower clergy and the laity. There are four districts or incipient dioceses, each with its council meeting annually, electing delegates to the Synod, and corresponding closely to an American diocesan convention. The main strength of the Church is in the Osaka and Tokio districts, and comprises the work not only of the American Church, but that of the Canadian Church, the Church Missionary Society, the Society for the Propagation of the Gospel, and some English Church missionaries working in the St. Andrew's Mission under Bishop Bickersteth. The foreign clergy connected with these missions are on an equal footing with the Japanese clergy in the councils and synod, but according to action recently taken will be required to sign a promise to conform to the constitution and canons of the Japanese Church so long as they remain in Japan. The bishops sent by English and American Churches are reckoned for the present as bishops of the Japanese Church, but as soon as the strength of the Church will permit, bishops are to be elected, having "territorial jurisdiction." This is, however, only a remote possibility. The delegations to this Synod were four clergymen of the American Mission, seven of the C. M. S., two of the S. P. G., two of St. Andrew's Mission, nine native clergymen, and twenty-three laymen, the latter all natives and nearly all young men. Among the important matters discussed were the revision of the Prayer Book, the question of shortened services, the abolition of the surplice, increased attention to education, especially of candidates for the ministry, and the re-organization of the missionary society of the native Church. The partial report on the revision of the Prayer-Book translation was put over to the next Synod. The need of a shortened service was indicated by the fact of the great length of Japanese words—the first five verses of the forty-second Psalm number 319 syllables in Japanese as against 147 in English. The bishops were requested to issue temporary regulations for a shortened service pending the complete translation of the Psalter. With regard to the surplice, it was contended that it was so like the vestments of the Buddhist priests as to be a hindrance to worship, and on the declaration of the bishops that another form of vestment would be accepted, if it were suitable, the matter was referred to a committee. The points aimed at in regard to the missionary society of the native Church, were: 1, unity of action by which the whole country might be treated as one field, administered on uniform principles; 2, the giving of greater weight to the Japanese in the conduct of the work. The obstacles in the way are the very diverse practice of the different societies and the difficulty of episcopal recognition, especially when two bishops have jurisdiction in the same district. Other important topics considered were, deaconesses, marriage and divorce, a Church Publication Society, and the preservation of Church records. The next Synod in 1893, when the various committees will report, will be more important still.

....The annual report of the Free Church of Scotland's Foreign Missions shows a total revenue from all sources of £94,385. Of this £16,394 were collections, £5,364 were donations, £8,179 legacies, £9.351 from the Ladies Society, £1,853 juvenile offerings, £17,610 college and school fees, £13,588 grants in aid from the Indian Government, and the greater part of the remainder was made up of special gifts to particular missions, interest, etc. The Livingstonia Mission received thus £7,095. Other mission committees of the Church raised £8,991 for the Jews, £6 872 for continental work, £3,247 for colonial work, making the total missionary revenue of the Free Church for Evangelization outside of the United Kingdom £113,813, against £52,030 ten years ago. The number of missionaries employed in India, Arabia, Syria, Africa and the New Hebrides was 165, including 35 sent out by the Ladies' Society and 33 missionaries' wives; and the total of Christian workers was about 800. The number of native communicants was 6,895. The additions to the Church were 696 adults and 731 children, and there were 1,788 catechumens. There were 6 colleges and 307 schools, with a total membership of 27,951 youth of both sexes. There has been a re-organization of the older vernacular missions and an extension of evangelistic and medical work from new centers. The grants for expenses in the mission colleges have been withdrawn, and those institutions show a gratifying advance, as do the industrial departments of South Africa. The vast organization is showing ever enlarging results in spiritual life in all its departments.

....The Board of Foreign Missions of the Evangelical Lutheran Church, General Synod, in its biennial report, shows receipts for the two years, $97,544; expenses, $100,128. The fact of there having been a balance on hand of $15,101, prevented any actual deficit appearing at the close of the current year. The Sunday-schools reported collections of $6,075, besides contributing $5,070 for the support of students and workers in foreign fields, making thus a total of $12,145 from the young people. The Woman's Society contributed to the Board $17,363, out of the $42,268 collected for all purposes. One missionary has died, the Rev. F. M. Hubler, of Africa; four new missionaries have been appointed, three to India and one to Africa. In the India Mission at Guntur there are 371 congregations, 7,952 communicants, 3,103 candidates for baptism, 233 Sunday-schools with 9 094 scholars, 220 schools with 310 teachers and 4.960 students. The contributions by the native Church were $2,635. The African Mission at Muhlenberg, Liberia, has been much hindered by a severe outbreak of smallpox. The number of communicants reported is 150. In the schools there are 214 scholars, includ-

ing 124 boarders. The great feature of this mission is the industrial farm of 480 acres of good land, 100 acres of which are planted with coffee trees, which produced 21,000 pounds of coffee in the two years, and netted to the Board $3,353. A new steamboat is soon to be built for the mission.

....The Bulgarian Evangelical Society met for its sixteenth annual meeting at Panagurishté, a mountain village of the Balkans, northwest of Philippopolis, and received a cordial welcome from a good many besides Protestants. Among the topics discussed were "True Nobility," 'Worthy Parents," "Causes for Success and Failure," and "Well-ordered Houses," and on one evening there was an enthusiastic temperance meeting. The temperance movement in Bulgaria has only recently come into prominence, but it is already accomplishing much good. There was much rejoicing over good accomplished, and much glad looking forward to still greater success in the future. The alliance carries on an earnest and successful evangelistic work, and also makes special effort for the provisions of a genuine Christian literature for Bulgaria. It has often received the heartiest indorsement of officials in high standing who look upon it as the means of adapting to Bulgarian life the best influences of American missionary teaching.

....The foreign population of the Congo Free State is now over 800, of whom about half are Belgians, the remainder being English, Italians, Portuguese, Dutch, Swedes, Danes and French. Of the 72 English and 35 Swedes, as enumerated in December 1890, the greater part —over 80 in all—are missionaries. The opening in March of the Congo Railroad from Matadi to the Leopold Ravine, is an earnest of the great work that will soon be completed and which will render missionary advance much easier and safer.

....News has just been received of the death from sunstroke of Bishop French at Muscat. Mention was made of his work in THE INDEPENDENT of May 28th.

## Biblical Research.

EVEN the best of authorities occasionally lapse, and when least expected, as well as in regard to points where error is inexcusable. The Rev. Henry G. Tomkins, author of "Studies on the Times of Abraham," falls below his usual high level of accuracy in a recent issue of *The Academy*, of London. In a general way, as every novice in biblical geography knows, the region on the east of the Dead Sea, from Hasbân to Karak, for the most part embraced by the Valley of the Arnon, was in ancient times the Land of Moab; and that the region lying to the south of it, on the highland and extending to the Gulf of Aqabah, was in early times the land of Edom. Also, the first king over the land of Edom, apparently the successor of Esau, was, as the Bible says in Gen. xxxvi, and I Chron. i, 43, Bela, the son of Beor, the name of whose city was Dinhabah. After nearly five hundred years had passed away, the children of Israel returning to the Land of Promise, had smitten the Amorite Sihon, King of Heshbon with his people; had taken Jazer; had exterminated Og, King of Bashan, at Edrei; and were encamped on the eastern Jordan plain opposite Jericho. At this era Balak, the son of Zippor, was King of Moab; and the prophet Balaam, the son of Beor, was dwelling at Pethor, "which is by the river of the land of the children of his people," or "the children of Ammon" —Rabbath Ammon, about fifteen miles to the northeast of Heshbon. These are facts about which no mistake ought to be made. But, strange to say, the Rev. Mr. Tompkins seeks to identify the Dinhabah of Edom with a site now known as et-Tunaîb, about six miles east of Heshbon, on the very northern border of the land of Moab.

"This then was the capital Dinhabah, and here dwelt Balak, son of Be'ôr, whose name, I suppose, survives in the Belka of these days. I must not dwell on his name further than to ask whether Be'ôr and Pe'ôr may be identical. Balak seems a dynastic name. The capital is only some dozen miles eastward of the old Pisgah, Nebo, etc. . . . Bala'am, also, was one of the sons of Be'ôr, perhaps, a clan name."

Here, the five centuries of interval are disregarded; Bela is confounded with Balak; a city of Edom is brought up to the latitude of Heshbon; Bela, when turned into Balak, and his Edomite capital removed to et-Tunaîb, is made to serve as the source of the modern Arabic term "Belka" given to the northern part of the plateau of Moab, stretching eastward from Heshbon and Medeba; and the name et-Tunaîb is derived from some Tunip or olden Dunip in Naharina, the land of Balaam's city Pethor, through his conjectured relationship to the sons of Beor, of whom the Edomite Beor was one! To all this only one remark is required—Khirbet et-Tunaîb in the northern Belka of Moab is entirely innocent of any connection whether with Tunip in Mesopotamia, on the one hand, or with Dinhabah in Edom, on the other, being a casual appellation signifying "the Ruin of the Tent-cord"; its remains, moreover, are not ancient, and possess no historical value.

....Prof. J. Norman Lockyer, in *Nature*, gives his indorsement to the notion that the long chronologies of Genesis represent lunar years. He says:

"Thus, for instance, in Egypt, the sun being used, the unit of time was a year; but in Chaldea the unit of time was a month, for the reason that the standard of time was the moon. So that when people began speaking about periods of time it was quite easy for one nation to conceive that a period of time was a year when really it was a month, and *vice versa*. It has been suggested that the years of Methuselah and other persons who are stated to have lived a considerable number of years were not solar years but lunar years—that is, properly, lunar months. This is reasonable, since if we divide the numbers by twelve we find that they come out very much the same length as lives are in the present day."

But how would that theory work for the shortening lives between Noah and Moses?

## The Sunday-School.

### LESSON FOR JULY 5th.

THE WORD MADE FLESH.—JOHN I, 1-18.

NOTES.—The Gospel of John is quite unlike the other three. It was written after them, in part to supplement them, and chiefly to show that "Jesus is the Christ, the Son of the living God." Its purpose is not biographical but theological. It has in it much more of doctrine than the other Gospels, more about faith in Christ, more about the exalted character of Christ. Very little in John is in the other Gospels. It does not contain the Sermon on the Mount, nor the parables, but Christ's other addresses to his disciples, and also miracles not before told. The lessons should always be studied with the Revised Version.——"*In the beginning.*"—Before creation.——"*The Word.*"—This is a remarkable designation of Jesus Christ. To get its original meaning we must read the description of Wisdom in Proverbs iii, 19, 20, and viii, 22-31. In these passages Wisdom is spoken of as dwelling with God from of old, and the one through whom he made the earth. This thought was developed by Jews and Greeks in the time of John, under the designation of the Word, in Aramaic *Mimra*, in Greek *Logos*. By it was meant not God, but the forthputting expression of the power of God. God himself was too mysterious and absolute to be known, and so the actions of God were conceived of as coming from his personified activity, called his Word. John used the designation of the day, which was in danger of degenerating into the mystician of the early Gnostic heresies, and boldly took the philosophic term Word, as there defined and used, and applied it to the creative and revealing God, spoken of as a personality and not an abstraction, and as incarnated in Jesus Christ.——"*The Word was God.*"—Here is the most positive assertion of the Deity of the Word, the same Word who, we are soon told, was made flesh in the person of Jesus Christ. A mere categorical assertion of the Deity of our Lord cannot be made. It cannot be denied except by denying the authority of Scripture.——"*All things were made by him.*"—Better, *through* him. It is God who creates, but through the Word.——"*In him was life.*"—As God, through his Word, created all things, he also created life in men or animals, with all intellectual or moral qualities that go with physical life. The thought is that the Word is himself the life from which all sentient beings get their inferior life.——"*The life was the light of men.*"—That is, moral light. In the fullness of life which is in God is included that moral light which is his crowning perfection, and which he bestows on man.——"*In the darkness.*"—In the moral darkness into which man has fallen.——"*Apprehended it not.*"—As it appeared in Christ, and so also among the heathen. Christ was rejected by the Jews.——"*He was not the light.*"—In this and the next verse the Word is called the Light, the terms being used almost interchangeably.——"*Which lighteth every man coming into the world.*"—All have some light of conscience, but the chief reference is not to heathen, but to the Jews to whom Christ first came.——"*The world knew him not.*"—The Jews and Romans who crucified him.——"*As many as received him.*"—Christ's disciples and believers.——"*The right to become children of God.*"—The privilege which those who rejected Christ could not receive.——"*That believe.*"—Thus early we have emphasis put on faith, which is hardly mentioned in the first three Gospels.——"*Not of blood.*"—Not by Jewish descent. This implies that already there was a large body of Gentile Christians.——"*The Word became flesh.*"—Assumed flesh, became human, entered, so far as the infinite God could, into a finite human form. In this fourteenth verse we have the Word distinctly identified with Christ. This verse goes back, in thought, to verse two, the intervening portion being parenthetical. We are not to understand that the Word was altered into man, but, as we are told in the next clause, dwelt with man, or, more literally, tabernacled, stopped for a day or two, while on the journey, with man, and then left his human tabernacle at his death.——"*We beheld his glory.*"—John is anxious to tell who are the witnesses. First he mentioned John the Baptist as a witness to Christ's message; and then that the disciples beheld Christ's glory, his character in his instruction, with perhaps a reference to the vision on the Mount of Transfiguration.——"*Full of grace and truth.*"—The Greek makes it clear that it was the Word become flesh and tabernacling with the disciples, that was full of grace and truth."——"*He was before me.*"—Christ's pre existence.——"*We all received.*"—All we disciples.——"*Grace for grace.*"—New supplies to take the place of the old, much superior to that through Moses.——"*No man has seen God.*"—He is the invisible, absolute; but the revelation is through the Word, the Life, the Light, here called also the Son.——"*In the bosom of the Father.*"—This expresses the most intimate union and fellowship of the Son with the Father.

*Instruction.*—Notice how far back John begins his Gospel. Further back than Genesis begins; before creation, when only God existed. Then was the Word with God.

Notice the description of the Word and its identification with Jesus Christ. It was a word, an utterance, a forthputting, an activity of God. It was not only with God, but it was God. This Word, this utterance and expression of God, created all things in the beginning. This same Word is life, is light; came to the world, was testified of and was rejected; was made flesh, dwelt with the disciples, declared the Father to men, and, in the person of Jesus Christ, brought grace and truth to the world. The One who, in the first verse is mysteriously called the pre-existent divine Word, is first identified by description and at last, in verse 17, is distinctly named as Jesus Christ.

If one accepts John's authority he must accept the deity of our Lord. There is no question that the earthly disciples who lived with him believed him to be God made flesh.

One of the characteristics of the Word is that all life comes from him, all physical life, and then all spiritual life. Call it life or call it light, it is all that makes the world worth living in. Men are by nature sinners, and God sends us the light of conscience or of his revealed truth, and this, in some form or other, reaches all men, Jews and Gentiles, Christian and pagan.

God can be resisted. God so respects man that he lets man's darkness shut out his light. The darkness shuts its doors against the light, and God lets it.

Those that do not shut out the light, but welcome it, get an untold blessing. They receive the Word, the life, the light, and they become children of God. All God's wealth is theirs; they have grace on grace, renewed daily and beyond measure, and eternally.

## Ministerial Register.

BAPTIST.

BOWERMAN, L. S., Medfield, accepts call to Randolph, Mass.
BRONSON, E. J., Sleepy Eye, accepts call to Wasaca, Minn.
CHURCH, W. J., Colgate Univ., called to Burlington, Ia.
CLEVENGER, L. A., Muncie, Ind., accepts call to Kansas City, Mo.
DOUGLASS, C. T., Turner's Falls, Mass., resigns.
ESTEN, R. B., Amesbury, accepts call to Westfield, Mass.
JOHNSON, R. S., Dighton, accepts call to West Medway, Mass.
LEONARD, T. S., Beatrice, Neb., called to Friendship, N. Y.
MARSALES, H. N., Swanton, O., accepts call to Mt. Morris, Mich.
MASON, EDWARD D., Somerville, Mass., resigns.
MOSHER, R. C., St. Paul, Minn., resigns.
NELSON, W. A., Ashville, N. C., called to Paris, Tex.
ROOK, E. A., ord. June 15th, Philadelphia, Penn.
SAWIN, A. G., Clifton, Kan, called to Tacoma, Wash.
SOLOMON, J. B., Huntington, Ind., resigns.
SWEET, W. L., Beaver Dam., accepts call to La Crosse, Wis.
WAXMAN, A. M., Akron, O., resigns.

CONGREGATIONAL.

ALLEN, MELVEN J., Andover Sem., accepts call to Littleton, N. H.
BAILEY, HENRY L., Middletown Spring, accepts call to Middletown, Vt.
BACON, J. F., Ferndale, accepts call to West Oakland, Cal.
BARKER, PELEG, Jersey City, N. J., died June 16th, aged 69.
BARNUM, A., Kendallville, Ind., died June 15, aged 80.
BIXLER, JAMES W., Haverhill, Mass., called to New London, Conn.
BOGGESS, ELLIOTT B., Kaukauna, Wis., resigns.
BRODHEAD, WILLIAM H., Denver, Col., resigns.
BROWN, V. F., Tracy, Minn., resigns.
CAMPBELL, JAMES M., Watertown, Wis., called to Morgan Park, Ill.
CLARK, ISAAC, Edwards ch., Northampton, Mass., resigns.
DEAN, OLIVER S., Holbrook, called to Weymouth, Mass.
EVANS, J. L., Rochester, N. Y., resigns.
EVATT, ROBERT B., Cando, N. D., accepts call to Rio and Wyocena, Wis.
FISK, DANIEL M., Jackson, Mich., called to First ch., Toledo, O.
FREEMAN, GEORGE E., Fresno, Cal., accepts call to Bar Harbor, Me.
FRINK, L. T., Maybee, Mich., accepts call to Sylvania and West Mill Grove, O.
FOSTER, J. D., San Andreas, accepts call to Lorin, Cal.
FRY, HOLLAND B., Wallace, Neb., accepts call to Cortland and Mecca, O.
HILL, CHARLES W., accepts call to Berkeley, Cal.
HODGES, ALPHEUS C., Buckland, Mass., called to a professorship in Talladega College, Ala.
HODGSON, T. M., Hartford Theo. Sem., accepts call to West Hartford, Conn.
HULBERT, P. S., Providence, R. I., resigns.
HUMFREYS, JOHN, Ransom and Pratteville, Mich., resigns.
JOHNSON, FREDERICK W., Norwood, N. Y., resigns.
MACOMBER, HIRAM J., Custer City, accepts call to Clark, S. D.

PRESBYTERIAN.

ADAMS, JOHN E., inst. June 17th, Ross Street ch., Brooklyn, N. Y.
BROWN, DUNCAN, Brookfield, Mo., resigns.
CHAPMAN, WM. H., inst. June 23d, Elmira, N. Y.
CROZIER, JOHN, Tolono, Ill., accepts call to Remington, Ind.
DOBSON, ROBERT, Council Grove, Kan., resigns.
HAMILTON, S. L., Wichita, Kan., resigns.
LIGGETT, JAMES D., Detroit, Mich., accepts call to Kingston, Ind.
McCLELLAND, H. T., accepts call to Bellefield, Penn.
MUNFORD, T., inst. June 25th, Cross Roads, Penn.
WATSON, T. G., Spokane Falls, Wash., resigns.

PROTESTANT EPISCOPAL.

APPLEGATE, J. OCTAVIUS, Newburgh, accepts call to Ellenville, N. Y.
CHEW, JOHN M., inst. June 18th, Newburgh, N. Y.
CONANT, CLARENCE, M., Manchester Centre, Vt., accepts call to Boyntonville, N. Y.
DU HAMEL, WILLIAM, Douglassville, accepts call to Mansfield, Penn.
FOSTER, THEODORE B., Great Barrington, Mass., accepts call to Pawtucket, R. I.
FREEMAN, HENRY R., Islip, N. Y., called to South Orange, N. J.
JUDD, H. ORRIN, inst. June 21st, Macon, Ga.
KNIGHT, Bishop C. F., Milwaukee, Wis., died June 23d, aged 60.
LINCOLN, GEORGE W., Philadelphia, called to ch. of St. John the Baptist, Germantown, Penn.
MACKAY, T. J., Council Bluffs, Ia., accepts call to Omaha, Neb.
NOCK, E. S., Lansdale, Penn., resigns.
ROTH, T. B., Utica, N. Y., resigns.
RIDGELY, LAWRENCE B., New York, N. Y., called to Wissahichon, Penn.
WILSON, HENRY, New York, N. Y., resigns.

MISCELLANEOUS.

BROWN, J. EASTBURN, Ref. Prot. Epis., Germantown, Penn., resigns.
CLIFFORD, JOHN H., Unit., Germantown, Penn., resigns.
FULLER, E. W., Univ., Minden, accepts call to Hubbardsville, N. Y.
HOYT, E. A., Univ., St. Johnsbury, Vt., resigns.
JEFFERIES, C. W., Luth., Chester, called to North Wales, Penn.
JUNKIN, W. M., So. Pres., Union Sem., accepts call to Antioch, Va.
MARTIN, A. C., Luth., Conroy, O., accepts call to Cicero, Ind.
MILLER, A. W., So. Pres., Charlotte, N. C., resigns.
SMITH, E. M., Ref. Pres., Baltimore, Md., resigns.
TODD, ANDREW C., Ref. Pres., inst. June 20th, Payson, Utah.
WILLIAMS, ROBERT, Welsh Calvinistic, Utica, N. Y., resigns.
WILLARD, E. R., Ref., Tiffany, accepts call to Akron, O.

XUM

# Literature.

*[This prompt mention in our list of "Books of the Week" will be considered by us an equivalent to their publishers for all volumes received. The interests of our readers will guide us in the selection of works for further notice.]*

## THE MEMOIRS OF THE REV. DR. TYNG.*

THIS volume is the record of a man and a ministry which his own brethren did not always know how to get on with, but which the outside Christian world in their experience of their catholic usefulness did not know how to get on without. The difficulty his brethren had in keeping him within the particular pen of the sheepfold where they thought he belonged, endeared him to Christians at large, who saw in him the notes of a minister to the whole Church. This was the apostolic character he bore while he lived, and now that he is gone it is a character which will give more than ordinary interest to his Memoirs.

Stephen Higginson Tyng was born at Newburyport, Mass., March 1st, 1800. The name Tyng was assumed by his father from a distant relative, who left him an estate of one thousand acres at Tyngsborough, Mass., and who thereafter lived and died as the Hon. Dudley Atkins Tyng. The Atkins family was ancient and honorable, as their memorial in Westminster Abbey indicates. Dr. Tyng's mother was Sarah Higginson, the eldest daughter of the Hon. Stephen Higginson, of Salem, through whom her children acquired their right to a place in the list we published recently of distinguished descendants of Francis Higginson, the first minister of Salem. Through this mother he was also related to the Clevelands of Salem.

Preparation for college meant less in those days than now; but he must have been precocious, as he was ready for Harvard when twelve years old, but, being under age, was sent to Andover Phillips Academy. There he fell into an intensely religious atmosphere, which made a permanent impression on him. Among the other memories of this time, Dr. Tyng used to relate how the boys on their excursions into the woods would hold prayer-meetings by themselves. Many of the lads who formed that praying band became afterward as well known as himself, among them Dr. William Goodell, the distinguished missionary at Constantinople, and Alva Woods, Professor in Brown, and President of the University of Alabama. He went through college the youngest but one in the class with Caleb Cushing and George Bancroft. In the languages he distinguished himself, but fell behind in the mathematics.

While he was in college a very deep impression was made on his mind by Dr. Gardiner Spring, of the Brick Church in this city, who was then preaching in his aged father's pulpit at Newburyport. That impression was permanent and led to his confirmation in his own Church by the saintly Bishop Griswold, of Bristol, R. I., who was destined a few years later to stand in yet closer relations with him.

His father's expressed wish was that he should become a merchant. Accordingly, he was taken at once after graduation, into a counting house in Boston, where he made such an impression of ability and character that his prospects became bright almost from the start. He was diverted from this career by a remarkable experience and the irresistible waking up of conscience that came with it. He lay one July morning in his bed, thinking over the duties of the coming day, when suddenly a voice sounded in his ear, calling him by name and repeating in solemn tones, "What a wasteful life you are leading." His heart was reached at once, and throwing himself on his knees with the cry, 'Lord, I will live so no longer," he sought earnestly for divine guidance.

His religious views at this time were far from clear. His father was a decorous Church of England man, and the religion of his house was a serious formalism, orthodox but Christless. Yet this same father had once sternly silenced at his own table an infidel judge of the Supreme Court of the State.

In after years Dr. Tyng believed that he rose from his knees that July morning a converted man. This experience and this view of it were destined to have a marked effect on the whole course of his future life. It also opens his heart to us, and indicates that in his spiritual fiber and constitutional make he belonged in the class with Charles G. Finney and in some respects with Jonathan Edwards.

He now threw up his commercial career, much to the disgust of his father, who declared that he would "spoil a first-rate merchant to make a poor parson." The sad fate of the young man who took his place and, going on the voyage for which young Tyng was destined, was lost at sea, partially reconciled his father. His two years in the counting house were by no means lost, but were a valuable supplement to school and college which taught him much as to men and affairs. Possibly it was there that he learned something of the honest pride exhibited in the following incident, which we quote in his own words:

"I arrived in Boston at nine o'clock on Sunday evening. No laborers were about the wharf, and I shouldered my trunk and carried it from the wharf to my father's house, about the same distance I had wheeled it before, fatigued but determined and not ashamed."

After a short experience with the Rev. James Morse, rector of the Episcopal Church in Newburyport, he went to Bristol, where his training was carried on under the admirable supervision of Bishop Griswold, to whom he soon became an efficient coadjutor, being known through the parish for his extreme youth and ruddy countenance as "Little King David."

Small as Bristol was, it held among its inhabitants many people worth knowing, and was both then and afterward celebrated for its refined society. Here the young Tyng took his first steps in that heart-subduing preaching which was to him a gift from God, and which was destined in its maturity to become the means of great and widely extended usefulness. It was here that he became acquainted with Daniel Waldron, whose experience he afterward introduced with much effect in "The Spencers." Here, too, in a powerful revival season he had his first pastoral experience of the power of divine grace to subdue and renew the human heart.

In March, 1821, in his twenty first year, he was ordained deacon in St. Michael's Church, Bristol,. and set out for New York in quest of a field. Nothing opening to him here, he set out via Philadelphia for two contiguous parishes in Virginia to which Dr. Milnor had recommended him. As far as New Brunswick the journey was performed by steamboat, Cornelius Vanderbilt, captain.

Events moved fast with such a man as the young Tyng. He was no sooner settled than he began to give pledges to fortune. A few months more found him back in Bristol ready to marry the bride who one August Sunday before the commencement of the evening service and in the presence of the entire congregation was given to him in wedlock. The pair stepped out alone from the pew to the chancel and from the chancel returned to the pew.

Of his ministry afterward in Georgetown, in St. Paul's Philadelphia, in the Church of the Epiphany in the same city and his final settlement as Rector of St. George's in this city we have no time to speak. While he was Rector of St. Paul's, the wife of his youth died, and in 1833 he was united in marriage with the lady who after more than fifty years of happy wedlock survived him.

In May, 1845, in his forty-fifth year, Dr. Tyng began his career as Rector of St. George's in this city, and from this time was so closely identified with this church and parish as to make their history and his own practically one. As such the two are from this point on presented together in this volume by his son who has added much to the breadth and interest of his work by giving it the double character of the biography of a minister and the history of a church. A very instructive, interesting and inspiring history it is, tho sorely against our will we find ourselves unable to pursue it.

Dr. Tyng's connection with THE INDEPENDENT as regular contributor began in 1860 and continued until he assumed charge of the *Protestant Churchman*. The denominational criticism which his free opinions and yet freer action had developed in the High Church portion of the Episcopal Church now broke out in the open attack of *The Churchman* on "An Erratic and Unruly Presbyter." The defense which was made from a broad and non-Episcopal and undenominational point of view by the editor of THE INDEPENDENT is given in full in the volume before us, and is worth reading still as a forcible presentation of the broad and catholic view of a question on which High Churchmen in the City of New York continue to range themselves as they did thirty years ago on the narrow and uncatholic side of the question. The reply from the more strictly ecclesiastical point of view of Episcopal practice and law comes later in the volume, in Chapter X, on Dr. Tyng's relation to controversies. This chapter taken in connection with Dr. Tyng's famous protest against the decision in his son Stephen's case, is not only worth reading for its historical interest, but as presenting, perhaps, in the strongest possible light, the whole liberal case as it is involved in the charges recently brought against the present Rector of St. George's, who has chosen to follow in the same broad and catholic path taken by his distinguished predecessor. The case against Dr. Tyng and his son involved the same points which are up in the present agitation. That they were not settled by the action taken then is evident from the fact that they are up again and that the question is as open as ever. Looking at the presentation made by Dr. Tyng, we should say that if a church is bound by its history, the liberal argument is valid. Unless the history is to be repudiated as being vitiated, with dangerous laxity, this volume will stand as the unanswerable vindication of the catholic freedom of the Episcopal ministry.

As to political and secular preaching Dr. Tyng's cautious and conservative position is truthfully described in this volume, and was reflected in our columns. When, however, the great crisis of the War came, no man met it more firmly than he. We find in this volume a sermon preached by him on the Fast Day appointed by President Lincoln, September 26th, 1861, in which we read:

"I fully appreciate all the difficulties of dealing with the subject successfully according to our Constitution. But I also appreciate the fact that the Constitution itself is at stake in this contest, if this question be left unsettled. I have hoped that the great principle laid down by Mr. Adams, that in a time of Civil War this great internal question was taken out of the process of civil law, and put under the control of military necessity, might be considered established."

We can well understand that a man free and bold as this in his utterances and who had a place in his pulpit for Gardiner Spring, who delighted to help Dr. Barnes when he was disabled, and who when a call came for gospel work in New Jersey, did not feel called on first to get permission from some local functionary—we can understand that a presbyter of this free type might be a trial to High Churchmen and lawyers who stand for the canonical trifle. But it will be a sad day for the Episcopal Church in this freedom-loving land in the midst of this free and vigorous young Christianity when it decides that it has no place in its ministry for men of this type, and opens its doors to everything except catholic sympathy with Christians of every name.

* RECORD OF THE LIFE AND WORK OF THE REV. STEPHEN HIGGINSON TYNG, D.D., AND HISTORY OF ST. GEORGE'S CHURCH, NEW YORK, TO THE CLOSE OF HIS RECTORSHIP. Compiled by his son, CHARLES ROCKLAND TYNG. E. P. Dutton & Company. New York. 8vo, pp. 682. $3.50.

## THE RADICAL CRITICS OUTDONE

BY PROF. WILLIAM HENRY GREEN, LL.D.

ONE of the wittiest productions of modern times is a 16mo treatise of 100 pages, entitled *Der Römerbrief beurtheilt und geviertheilt* by Carl Hesedamm published at Erlangen and Leipsic. T. & T. Clark, Edinburgh, have also issued it in an English dress under the title of "Romans Dissected: a New Critical Analysis of the Epistle to the Romans," by E. D. McRealsham. It is a hit at the radical school of higher critics, and is executed in a masterly way. It is not a shallow, superficial effusion, but a work of real scholarship and eminent ability. It has been variously attributed to Professor Klostermann of Kiel, Dr. Zahn of Stuttgart, and other distinguished names; but the mystery of its origin is still unsolved. It applies the methods of the higher criticism to the Epistle to the Romans with surprising ingenuity, and demonstrates that it is divisible into separate documents by precisely the same line of argument which is used to divide the Pentateuch. If the latter is made up of P, J, E and D, there is even more reason for affirming that Romans is compounded of $G^1$, $G^2$, JC and CJ. $G^1$ and $G^2$ make scarcely any mention of Christ, but speak almost exclusively of God. $G^1$ is the oldest of these documents, was designed for Jewish Christians, and occupies nearly the same position as the Epistle of James, insisting on an elevated morality and teaching justification by works. $G^2$ belongs to a somewhat later period, and shows an advance in Christian thought; in his view, salvation is by faith, not in Christ, but in God; and great stress is laid upon the divine sovereignty. JC gives prominence to Jesus Christ, and makes salvation to be by faith in him, regarded as an atoning sacrifice. From being considered simply in the light of a teacher and a founder of a new religion, he was now looked upon in a more mysterious light, and divine honors were accorded to him. CJ always uses the designation Christ Jesus and dwells upon the mystical union between him and his people as the source of their life and salvation. The analysis between these several documents is sharply made, definite portions being assigned to each, and the usual critical devices being employed to establish the continuity of the documents and the disturbing effect of interposing passages from one document between sundered parts of another.

The argument from language and style is pressed with equal plausibility. Each document is shown to have its own set of words peculiar to itself; different documents use the same words in different senses, or express like ideas by different forms of speech. Each writer has specialties of style, of aims and of personal characteristics. There is nothing claimed on behalf of the Pentateuchal documents, which is not shown to have its counterpart in these imaginary documents of the Epistle to the Romans.

The whole concludes with a chapter on "The Historical Argument," in which the extreme positions of the most radical critics are quoted with seeming approval, and defended with a mock gravity which reveals their unreasonableness and absurdity. The covert irony which runs through the whole makes it very entertaining reading for those who are at all interested in the subject of Higher Criticism.

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THE second volume of *The Old Testament in Greek according to the Septuagint*, edited for the Syndics of the University Press (Cambridge), by Henry Barclay Swete, D D., keeps up the promise and ability of the first volume. It includes the remainder of the historical books, Chronicles, Ezra, Nehemiah (II Esdras), Esther, with its additions, the poetical books, with the Wisdom of Solomon and the Wisdom of the Son of Sirach, and the Apocryphal Tobit and Judith. There remain, for the next volume, or possibly volumes, the prophetical books, the additions to Daniel (Susanna, Bel and the Dragon), Maccabees, and the Prayer of Manasseh, with perhaps also the extra books going under the name of Esdras and the portion of Josephus called fourth Maccabees. In this volume, Esther (with its additions) follows the poetical books, and is followed by Judith and Tobit. In the construction of the text the same line is followed as in the former volume, viz., the Vatican manuscript is taken as the standard so far as extant, lacunæ being supplied in the Psalms from the Sinaitic, and not, as in the other volume, from the Alexandrine. In the foot-notes are given the important variations of the Sinaitic and Alexandrine; and with the Psalms, also from the Codex Ephraemi Rescriptus, the Verona and the Zurich Psalters, and the London Papyrus Fragments. The unim-

portant variations are relegated to an Appendix. Except some matter in the introduction not necessary to be repeated, that portion which contains and refers to the Psalms is a reprint of "The Psalms in Greek," published separately in 1889. The account of the manuscripts given in the introduction adds to that of the first volume a description of the additional ones used for the Psalms, with tables of the sections noted in the Vatican manuscript, and some notice of the divisions recurring, or more or less scantily marked, in the other manuscripts. Perhaps the matter was written or put in type before the phototype publication of the New Testament from the Vatican manuscript, and the commencement of a like work for the Vatican Old Testament; but the strictures on the work of the Roman editors, made in the introduction to the first volume, rather required that some notice of that work should be taken in this volume. There remains much to be done with the Vatican and the Alexandrine Old Testaments, to say nothing of the Codex Ephraemi, before we shall have all that the extant materials furnish for an edition of the Septuagint. Much of the former volume will need to be re-wrought before long, in view of matters which still other manuscripts and the Syriac documents disclose. And while this edition professes only to take cognizance of the extant *wrought* material, as found in the published works (the leading great editions and the reproductions of manuscripts), its editor knows well that this edition is, with all its advance and all its excellencies, but a provisional work, to herald and prepare the way for something better. It is, however, a most praiseworthy work, and second to none of the available editions for reading, use, and a moderate critical apparatus; or better, it is *the* edition for the ordinary student to purchase who does not aspire to be a critic. The first volume was unusually well printed, tho in such a multitude of matters, it was not strange that Nestle was able to furnish a full page of closely printed errata (which appear at the end of this volume, but will be bound up in place in the first volume in future issues); but this volume is still more correctly printed, and one has to look a long time before finding an error. The diligence of the editor and his coadjutors, and the excellent work of the Cambridge Press compositors and proof-readers, are praiseworthy in the extreme. The editor used also Nestle's "*Supplementum Editionum*" as a (doubtless valuable) check upon his work. The differences between the Hebrew, Latin and Greek division and numbering of the verses have been carefully attended to wherever necessary. Those who are accustomed to reading the Septuagint know how important and useful a thing this is; and those who know the difference between the Latin and the Greek Apocryphal books (or between the English and Luther's German, or between the English and some of the Dutch), will render their most heartfelt thanks to the editor for this perfunctory but most serviceable piece of work. The Greek additions to the Book of Esther are distinguished from the Hebrew chapters by a convenient expedient, nearly similar to that heretofore adopted in Field's Septuagint. In Sirach xxx-xxxvi the common Greek order has been transposed, two sections (xxx, 25-xxxiii, 13*a* and xxxiii, 13*b*-xxxvi, 16*a*) have exchanged places, so as to bring the order into a natural sequence—which is also that of the Latin. There seems to be little doubt that this is correct, for reasons which appear clearly enough in the introduction. In the Book of Tobit, since the Sinaitic text differs so materially from the Vatican and Alexandrine texts, it was found "convenient" (we should say, necessary) to print the Sinaitic text *in extenso*, beneath the Vatican, but in smaller type (to denote its secondary character), dividing it into verses that correspond as nearly as possible with those of the text taken for the standard. For the reader, tho he may be familiar with the Septuagint, the gain of printing the poetical books stichometrically proves very great; so much so that that feature alone would repay a purchaser of this edition. The basis of the stichometric division is that of the manuscripts themselves. But the whole arrangement of the work from a typographical point of view, is admirable. No other edition of the Septuagint is so handy and facile in use. It is even to be remarked that the chapter and verse numbers in the running titles are actually placed at the *outer* top corner instead of the inner; and thus the old inconvenience of English books, forcing one to inspect the inner margin and multiply several times the moment needed to find a passage in a German publication, is at last done away with—even at the Cambridge University Press. And, further, where the Greek and Hebrew numbers differ, *both* are given (the latter in parenthesis) in the running title. In the present state of Septuagint study it is difficult to see how more could be asked of the editor than he has done for his edition; and as to the edition itself, its plan and purpose are as good as could be had at present. But all over Europe, and in spots in this country, work is going on over the Septuagint and its critical accessories, which, we trust, will be of material service in improving the larger edition and, perhaps (as to certain parts), in improving its plan. We are not of the number of those who suppose that the last word has been said with respect to either New or Old Testament textual criticism. The harvest is still vast and the laborers few, in both; and while we welcome and adopt this forerunner as greater than any of its sort yet risen, we hope that too great haste may not be made in preparing the larger edition, even if the present generation of prophets die without the sight. Till some competent paleographer arises to distinguish between the first and later hands of the Alexandrine manuscript, doing what Tischendorf did in that respect for the Sinaitic; till some likewise competent scholar makes a sifted comparison of the Vatican phototype with the quasi-facsimile text of the Roman editors, and with the original manuscript itself where possible, testing their apparently excellent work, of which they have said too little in their prolegomena; till the seemingly approaching solution of the problem of the families of Septuagint texts reaches the point whence it can come no nearer, and the other manuscripts beside the great three fall into their orderly places in the line of criticism—and of the great three, the Codex Ephraemi being overhauled once more—there is still work to do in preparation for the new great edition of the Septuagint. But we have, in our day, quite as genuine, if not as extensive a cause of thankfulness as the last generation had, in view of the herculean labors of Tischendorf and Tregelles. The work of the present day is largely hid by the necessary scaffolding; but the laborers over the Septuagint and its Syriac and Latin versions are doing a work which the so called higher criticism of the Hebrew text, with its champions and its siege-instruments, could not approach in value or effectiveness. (Cambridge, England: At the University Press. New York: Macmillan & Co. Small 8vo, cloth, pp. xvi, 879. Price, $2 25.)

*A Complete Lexicon of the Latinity of Cæsar's Gallic War*, by E. G. Sihler, Ph.D., is a work that shows faithful work over the text of Cæsar's Commentaries, with a good understanding of the meaning and interpretation thereof. It is also very neatly printed, in clear type. From the abundance of citations one might at first sight take it to be a "*Lexicon Concordantiale*," tho it is not a concordance, and cannot be used as such. It is valuable as a record of the author's patience and care, and seems to be the only available Cæsar-lexicon in English, except the vocabularies attached to the school editions. Some defects in the work, however, we feel bound to notice. Its completeness fails in the omission of a few words, among which we notice the verb *vergo*, which occurs not only in the first section of the first book of Cæsar, but sundry times in other places. No hint of the old name *Alduasdubis*, or *Adduasdubis* occurs, tho the *Dubis* occurs in places. *Interpellaremus* cannot be found in the lexicon. *Primipilus* is not given by itself, tho referred to under *pilus*, and given separately as *primus pilus*. *Suevi* is not given, tho doubtless a better form than *Suebi*. Besides these defects, another class occurs in actual mistakes; for example, the perfect of *adhaeresco* is giving as ending in *ui*, altho the reference given happens to be the perfect, and correctly, *adhaesit*. Altho in these days it is not considered a crime to make a slip in Latin quantity, yet the lexicon does not mark the quantity of the penult, except sporadically; leaving us generally in doubt where a doubt exists for the unlearned, but often carefully marking the quantity where it is unnecessary. In giving the principal parts of the verbs, the termination of the present infinitive is given, with the number of the conjugation, but often the latter is omitted, and the quantity of the *e* before *re* is omitted, also, so that there is doubt whether the verb is of the second or third conjugation. *Perluo* is one of the many cases in point. In these respects the book is very faulty. Likewise in marking the quantity of the penult of nouns increasing in the genitive the defects are—the rule. *Abies*, for example, has given the genitive termination *etis* without the quantity mark. This word, by the by, is defined as "the pine-tree, not occurring in Britain." The *pine* has always been there, but whether Cæsar's particular *fir* (mentioned as not in Britain) was there is another question. Of a number of verbs no principal parts are given, as *adhibeo*. One might even expect that under *licet* the form of the perfect would be presented, but it is not; nor are we informed how to find *licente*. The defects in the *formenlehre* properly belonging to the lexicon are many more than they should be. The forms given, too, are such that none of the commoner texts of Cæsar can be read by a beginner with this lexicon. In the compounds of *iacio* for example, the *i* initial of the verb is ignored altogether. We have *conicio*, etc., but never a hint at *conicio* or *conjicio*, etc. It is even *traicio*, with not a word about the old information that the word was always *transicio* or *transicio* in Cæsar. So *accisco*, and no hint at *adscisco*; and generally an adherence to the forms of certain favorite editions, as if the lexicon were intended only for those who possessed those editions, and not for other readers who have only the books common a few years ago. More faulty, however, are the definitions. Not to mention such things as defining *indicium* by "indictment"; *nervus* by "strength" (only), the word is treated too often in a manner quite remote from the logical way of giving the primitive meaning first and the secondary meanings afterward; and all this with a neglect of nicety in the use of English words *perse*, besides missing some of the obvious English adaptations to the Latin words to be rendered; the definitions throughout having reference to the meaning in the text of Cæsar rather than to the word in general Latinity, and often given in English words that have no *verbal* rendering in them. To exhibit this fully would require a long space. *Aequus* is defined in the first instance as "fair" (meaning fair in dealing, or just); *under*, which is *aequo animo*, rendered "with equanimity, calmness"; next, as "even, equal"; next, as "favorable" (with *locus*, where we usually suppose a tolerably *level* place is meant), and last, "level." *Iniqua loca* are not, as we used to suppose, places not level, or uneven, but "unfavorable" for fighting or camping. Nowhere are we told whether a verb is active (transitive) or neuter; and this sometimes is awkward, as *e.g.*, in the case of *succumbo*, which is defined as "yield to," "succumb to" (instead of "yield," "succumb"); thus leading the student to suppose that the verb is transitive and takes the accusative naturally, altho a reference is given to a dative that follows it. That we find a misprint now and then in the numbers denoting the passages referred to is pardonable; but there are a good many such cases. The author aims, as he says in his preface, "to furnish an exhaustive vocabulary and *usus loquendi*, along with the greatest possible compactness. Compactness he has secured, with the *usus loquendi* of Cæsar he has succeeded better than with the vocabulary. A look at *ac*, *atque*, for instance, would show that. Yet the success is not perfect. Under "de" the well known use in such phrases as *de tertia vigilia* is not explained, and even under *vigilia* the phrase is not explained, except by citing the German of Köchly, which explains it wrongly. So certain peculiar uses of *fero* (see *e.g.*, the end of the article at that word) are mentioned as if the author did not know that such use was common in Latin, with abundant analogies in English. It is not our purpose to give a *tabula* (which is defined by "list" only) of the slips of the work, nor have we even given an exhaustive classification of them; but it would be unjust to the author to pass the book without a hint at the needed improvements. More care about uniformity of expression and abbreviation, especially in the *formenlehre* parts, would have been a great help to the student, and been far better than (for instance) accumulating citations to show that *scio*, like verbs *sentiendi et declarandi* generally, is followed by the subjunctive in indirect questions, and by the accusative with the infinitive in regular object clauses. It remains true, however, that the student, with this lexicon as a help, will receive many bright suggestions, many apt renderings of phrases, and many luminous and clever paraphrases. It will help him to get into the spirit of Cæsar as if the cuticle were stripped off. (Boston: Ginn & Co. 8vo, pp. 188. Price, $1 60.)

*Royal Edinburgh: Her Saints, Kings, Prophets, and Poets.* By Mrs. Oliphant, with Illustrations by George Reid, R.S.A. (Macmillan & Co., New York. $3.00.) We should place this *Royal Edinburgh* easily at the head of Mrs. Oliphant's historical books. She has struck out for the book a conception which suits her genius exactly, and which she has been able to execute in a manner satisfactory from the historical point of view, and charming as a piece of literary work. The narrative moves about, more or less, all over Scotland and through Scottish history; yet the author's plan is only to touch certain phases or movements in that history which are, in one way or another, connected with Edinburgh. On the other hand, in making Edinburgh the subject of her story, she has limited herself to the points where the city comes into connection with Scottish Royalty, or Royalty, with it, interpreting "Royalty" in the large sense, which makes it apply not only to descent, but to character and genius as well. Thus the plan of the book holds it equally distant from the cool gray gravity of history on the one hand, and on the other from the local antiquarianism or guide-bookish model of Mr. Hare's "Walks and Talks" about Rome and Florence. For such an author as Mrs. Oliphant nothing could be happier than the historico-biographic, picturesque, and romantic subject for this book as it rose in her mind, and which has given her the opportunity to bring out all the varied phases of her literary genius in describing the sweep of Scottish royalty through the old gray romantic city of the North. The result is a fascinating book, moving from beginning to end on the romantic line which may be traced in all history, but never so broadly and distinctly as in Scottish history. It is in form a series of graceful and delightful sketches of Edinburgh in its connection with all that has been "Royal" in Scottish history, of the kings, queens, saints, prophets and poets, who since Malcolm took the Saxon Margaret to wife have passed through the Wizard City of the North, or been touched by it. The story of this gracious Queen Margaret, saintly in character as she was radiant in beauty, makes the singularly fascinating Part I of the book. Part II relates the story of that ill-starred race of Stewarts, "The Stewards of Scotland," from the day "it came in with a lass" until "it went out with a lass" on the eve of Reformation. The Edinburgh scene of this great period is sketched in Part III on "The Time of the Prophets," with such figures on the stage as the Queen Regent Mary of Guise, John Knox, Mary Stewart, Earl Murray, and the scholar of the Scotch Reformation, George Buchanan. "The Modern City" is more briefly treated in the three sketches which compose the fourth Part of Allan Ramsay as "A Burgher Poet," of Robert Burns, as "The Guest of Edinburgh," a happy conception, and of Walter Scott as "The Shakespeare of Scotland." Altogether it is a book which will delight to the point of fascination a reader who knows Edinburgh and feels an interest in the "Royal" history, which in its strange romance or yet stranger solemnity has swept around it or through its picturesque streets. It is a volume of history touched with an artist's pen and presented with dramatic simplicity and vivacity.

*Criticism and Fiction.* By W. D. Howells. (New York: Harper & Brothers.) Facing the title-page of this beautiful little book is the fine, strong face of the author. The only objection we have to this is that we cannot turn the picture so as to look straight into its eyes. We are, in a way, tired of having Mr. Howells always turn the side of his face to us with that same downdroop of the eyelids and that unchangeable elevation of the chin. It is a pleasing, noble profile; but is it the only possible pose for our chief of realists? If we must speak right out, we want Mr. Howells to look us squarely in the eye while we review his *Criticism and Fiction*, which is a prickly, pungent, exasperating piece of work, stuffed with good things and overloaded with things absurd. The criticism part of it is not stuff that will wash well; but its colors are beautiful. On the other hand the fiction is genuine romance of the sort that raises the goose flesh on one's cuticle. Mr. Howells agrees with Senor Valdés in saying that Cervantes was a greater novelist than Scott! If romance can go further we should like to know how. In the best sense Cervantes was not a novelist at all; his one really great work, "Don Quixote," is a broad caricature of romance, a crushing criticism of a false and hollow phase of civilization; it is no more a novel of real life than is Mark Twain's "Huckleberry Finn." In speaking of Hawthorne's romances, Mr. Howells hesitates to classify them, but is inclined to call them realistic fiction! He does not hesitate to set Jane Austen above Scott, Dickens,

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Thackeray, George Eliot, and Dumas as a writer of fiction; if any story of Arabian romance is more absurd than this we cannot judge. Jane Austen a greater fiction artist than Scott or Alexander Dumas! Think of a critic in sober earnestness insisting that "Pride and Prejudice" is a greater work than "Ivanhoe" or than "The Three Musketeers"! Jane Austen was a clever writer, but greatness was not even sketched in her, or suggested by her novels. Mr. Howells pushes the argument for humdrum realism to the extreme of his singularly perverse good nature, and on nearly every page one reads something to make one wonder how a man of such literary knowledge and experience can be content to assume absurdities and attempt to demonstrate impossibilities. For instance, he assumes that the usual, ordinary, trifling affairs of every-day human life are more interesting than the large, picturesque, romantic, unusual affairs of extraordinary human life! Then he attempts to prove, and cites Jane Austen to prove, that novels that depict petty experiences are greater than those that compass a large view of a more exciting and heroic subject. That, in a word, it is "better art" to write a "Northanger Abbey" than to write an "Ivanhoe" or a "Romola." Such writing cannot be called criticism: it is merely an expression of personal preference, and has value only as such. But Mr. Howells is charming. One finds no end of pleasure reading these light, bright, piquant pages. Many a good thing and many a true thing is here clothed in the diction of a master and giving forth the bouquet of a style as delicately vigorous, so to say, as any in English literature. It is a delicious little romance of criticism, not to be taken seriously.

## LITERARY NOTES.

GEN. B. F. BUTLER is soon to publish a volume of reminiscences.

....The Appletons are about to publish a novel, "The Three Miss Kings," by an Australian lady.

....James Payn has written a new novel with the suggestive title of "A Modern Dick Whittington."

....*The Harvard Monthly* for June contains an excellent "Study of William Morris," by Mr. Robert M. Lovett.

...."Iduna, and Other Stories," is the name of a volume of tales by Mr. George A. Hibbard, which Harper & Brothers are bringing out.

....Miss Grace King, the young Southern author, has written a novelet, "The Chevalier Alain De Triton," for *The Chautauquan* for July.

....Mr. Archibald Forbes contributes to the June number of *The English Illustrated Magazine* a spirited story, called "The Fate of Nana Sahib's Englishman."

....The Rev. Arthur Wentworth Eaton will contribute to *Harper's Bazar* a series of articles on "Life in Acadia." The first appeared in the issue of June 19th, and dealt with the garrison town of Halifax.

....Mr. Gilbert Parker contributes to *Macmillan's Magazine* for July one of the most powerful short stories we have seen for a long time. The work is without affectation, simple, natural, new in local color, and captivating in tragic interest.

....The numerous friends and admirers of the late Timothy Whiting Bancroft, for twenty-two years Professor of Rhetoric and English Literature in Brown University, Providence, R. I., will be glad to know that the Memorial Address by his former associate and present successor, Prof. L. Sears, is published and can be obtained of the author.

...."Eleven Possible Cases," is the name of a volume of short stories published by Cassells. The writers of these tales are Frank R. Stockton, Edgar Fawcett, Henry Harland (Sidney Luska), Nym Crinkle, Maurice Thompson, Brainard G. Smith, Anna Katherine Green, Franklin Fyles, Ingersoll Lockwood, Joaquin Miller, and Kirk Munroe.

....An attempt was made to silence Prof. Max Müller as Gifford lecturer at Glasgow; but the Glasgow Presbytery threw out the charge of heresy by a vote of 17 to 5, and the General Assembly at Edinburgh dismissed the appeal which was then made. The professor will soon publish, under the title of "Anthropological Religion," the course of lectures which he is now delivering.

....The July issue of *The Popular Science Monthly* opens with an article on "Wool Spinning and Weaving," being the sixth article in the series on the Development of American Industries since Columbus. Prof. G. F. Wright contributes an interesting paper on "Man and the Glacial Period." "Sanitary Improvement in New York," is a useful contribution to the literature of that subject.

....In *The Fortnightly Review*, for June, Mr. Theodore Watts, the English critic, writes of the future of American Literature. It is most refreshing to see a man bring a little common sense to the discussion of this much talked of subject. Poetry written in the English language is English poetry, and a man who uses this tongue for his artistic medium is a contributor to English literature; his rivals and masters are not Poe and Longfellow but Shakespeare and Milton and the rest. Literature produced in America or Australia or Canada is still English literature, however redolent of the soil it may be, however accurate and vivid its local color. An English critic who has never been in this country cannot, of course, appreciate our work with fullest justice, yet Mr. Watts is perfectly right in his main contention. Mr. Grant Allan also contributes a good literary article on "Letters in Philistia," in which he attributes much of the weakness of the current literary productions in England to the deadening influence of the dull British Philistine. He looks to a better state of things when the new copyright law shall give English writers a wider and more untrammeled scope of work. The editor, Mr. Frank Harris, makes his *début* as an author in a short story called "A Modern Idyll." The scene is laid in Kansas City, and it is painfully evident that the writer has never been in America; every sentence reveals his complacent ignorance. No ghastlier attempt at literature was ever made. It is to be hoped that in the future Mr. Harris will confine himself as heretofore to his editorial duties.

## BOOKS OF THE WEEK.

Melodies for Little People. By S. V. R. Ford. 8¼x5¾, pp. 191. New York: Hunt & Eaton.. 0 50

Speeches, Lectures and Letters. By Wendell Phillips. 8¼x6, pp. viii. 476. Boston: Lee & Shepard..... $2 50

The Delsarte Series. No. 1. Yawning. By Henrietta Russell. 7¾x5, pp. 175. New York: The United States Book Co..... .....

Francis Wharton. A Memoir. 9¾x6¼, pp. iv. 256. Philadelphia, Penn.: Kay & Bro.....

Mind is Matter. By William Hemstreet. 7¾x5¼, pp. xi, 252. New York: Fowler & Wells. 1 00

Mrs. Romaine's Household. By Evelyn Everett-Green. 7¾x5¼, pp. 310. Boston: Bradley & Woodruff.....

The Modalist. By Edward John Hamilton, D.D. 8¼x5, pp. vi. 331. Boston: Ginn & Co.. 1 40

Many Voices; or, Carmina Sanctorum. Prepared by T. De Witt Talmage, D.D. 8¼x7, pp. 330. New York: A. S. Barnes & Co..... 1 00

Thoughts on Religion and Morality. By Thomas Eddy. 10¼x7½, pp. 260. Providence, R. I. Bell Street Chapel.....

Anthems of Joy. By T. Martin Towne and S. W. Straub. 10¼x8, pp. 208. Chicago, Ill.: S. W. Straub & Co. ..... 1 00

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# Financial.

## THE WORKING OF THE MCKINLEY TARIFF.

In an editorial printed in our issue of the 28th of May, we showed, by the statistics of imports and exports for the six months ending March 31st, that the effect of the McKinley act had not been to reduce either the volume of importations or the volume of exportations, and that the prophecies of its enemies had not, therefore, been realized. We now have returns from the Treasury Department to the end of April, covering seven months under the McKinley act, and these returns show results similar to those we gave last month. For the ten months ending April 30th, 1891, including seven months under the McKinley act, our exports were, in round numbers, $759,000,000; our imports for the same period being $699,000,000, showing a balance of trade in our favor of $60,000,000 for the ten months. When it is remembered that we had last year a very short crop of grains, which usually form one of our most important items of export, the significance of this large balance will be appreciated.

Comparing the imports for the ten months ending April 30th, 1891, as given above in round numbers, $699,000,000 with the imports for the same period of 1890, it appears that there has been an increase of over $55,000,000. This increase, as will appear from the figures given below, is chiefly in the importation of free goods. The amount of the free imports for the ten months was $285,500,000 against $218,200,000 for the same period in the previous year. This indicates an increase in free goods of $67,300,000, which, as will be noticed, is considerably larger than the net increase in importations. The amount of imports paying duty for the ten months ending April 30th, 1891, was $413,900,000, showing a decrease from last year of $11,600,000.

The McKinley tariff went into effect October 6th, 1890, except on sugar and tin plate. The provisions with reference to sugar went into effect April 1st, 1891; those concerning tin plate go into effect July 1st, 1891. The imports of merchandise since the first of October have been $484,700,000, an increase of $31,500,000 over the same period in 1890. Of the total importation of $484,700,000, $215,000,000 came in free of duty and $269,500,000 paid duty, indicating an increase in the importation of free goods of $53,500,000, and a decrease in dutiable goods of $22,100,000.

These figures show very clearly that the McKinley tariff has not operated to reduce our exports to other countries, nor has it acted as a barrier to importations from other countries. Our imports have steadily increased in volume, and this increase has been chiefly in those goods which are admitted free of duty.

The following figures will indicate how the McKinley tariff has operated to decrease rather than increase the "burdens of the people":

| Oct. to March Inclusive. | Imports. | Customs collected. | Rate per cent. |
|---|---|---|---|
| 1889-'90.. | $381,294,000 | $112,866,000 | 29.60 |
| 1890-'91.. | 405,469,000 | 114,532,000 | 28.38 |

Sugar went on the free list April 1st, 1891, and the following are the results for April, 1891, as compared with April, 1890:

| April, | Imports. | Customs. | Rate per cent. |
|---|---|---|---|
| 1891..... | $81,277,000 | $12,592,000 | 15.49 |
| 1890..... | 71,902,000 | 19,907,000 | 27.68 |
| Increase.. | 9,375,000 | Dec. 7,315,000 | Dec. 12.19 |

For the seven months from October to April, the results are as follows:

| 7 months. | Imports. | Customs. | Rate per cent. |
|---|---|---|---|
| Oct. to April, '91.. | $484,700,000 | $127,900,000 | 26.4 |
| " " '90... | 453,200,000 | 133,300,000 | 29.4 |
| Increase of Imports 1891..... | $31,500,000 | | |
| Decrease of Customs..... | | 5,400,000 | |
| Decrease of rate per tent..... | | | .03 |

Of course, the decrease in customs receipts of over $7,315,000 in April is to be attributed chiefly to free sugar. It is not likely, however, that the importations of sugar will continue to be as heavy throughout the year as in the first month under the free provisions.

According to this showing the McKinley act is operating to reduce the customs receipts as it was intended that it should, and it is also so operating that the average rate of duty has been reduced from twenty-nine and four-tenths per cent. to twenty-six and four-tenths per cent., a decrease of three per cent. in favor of the McKinley tariff. And yet opponents of the tariff will continue to say that it is onerous and unjust and discriminates against the poor people of this country!

## THE BANK OF ENGLAND.

In the time of Charles the First and Cromwell the inconvenience of doing business by hand to hand payments was making itself felt. During the reigns of Charles the Second and James it was found easy to deposit money with the goldsmiths for safe keeping, and equally easy for these craftsmen to become private bankers by issuing a sort of certificate of deposit. The need of a more comprehensive system was talked about and there was discussion of a public bank, but the insecurity of a charter or of promises under the caprice of the royal will deterred persons from such an undertaking. After the revolution of 1688 the pledges of the Government were thought to offer more security. At the same time William and Mary found themselves involved in wars with no easy way of raising money. Under these circumstances it was proposed to incorporate a company to do a banking business whose capital should be loaned to the Crown. So in 1694 a charter was granted to the Governor and Company of the Bank of England (a title yet borne) with a capital of £1,200,000 loaned to the Government at 8 per cent. The new company could deal in coin, lend on security, but could not buy or sell merchandise. Three years later the issue of banknotes was authorized, payable on demand, a monopoly was also granted on condition of a fresh loan to Government. At subsequent renewals of the charter successive governments increased the capital in the shape of loans and reduced the rate of interest till (after a repayment in 1834) the amount loaned now stands at £11,015,100 (in round numbers $55,075,500) bearing interest at three per cent. Various other concessions were required of the Bank in consideration of its monopoly.

Great Britian has never had a national treasury, like the United States, but conducts its financial business through the Bank of England. On the other hand the stockholders have always insisted upon their real independence of the Government, since their own money and not that of Great Britian is invested. The Bank of England is thus neither a Government nor a private institution; yet the solvency of the whole financial and commercial credit system of England is practically committed to it, even tho it be managed so as to earn dividends on private capital. The Act of 1833, renewing its charter, expressly gave banking privileges to joint-stock banks, thus encroaching upon the old monopoly. Soon after this year many joint-stock banks were established, such as the London and Westminster, one of the largest banks of deposit in the world. The Bank of England was always well and conservatively managed, tho it narrowly escaped bankruptcy several times during commercial crises. Experience has, however, been promptly taken advantage of by the Bank so that now no panic is likely to catch it unprepared.

The conditions under which the Bank was conducting its business were, in the first part of the present century, much discussed. Its liabilities consisted of banknotes issued and in circulation as money, and accounts due depositors. Was the banknote fully secured? To settle this question Peel's Act of 1844 was passed. The Bank of England was divided into two departments, that of Issue and that of Banking. These have since been as separate as tho two distinct institutions. Professor Dunbar, in "Chapters on Banking," gives the Bank's statements at this time in millions of pounds sterling. Just before the passage of Peel's Act the account stood thus:

| Liabilities. | | Resources. | |
|---|---|---|---|
| Capital..... | £14.6 | Gov't debt..... | £11 |
| Rest..... | 3.6 | Gov't securities... | 17.6 |
| Public deposits... | 3.6 | Other securities... | 7.8 |
| Other deposits.... | 8.6 | Coin and bullion.. | 15.2 |
| Seven-day bills... | 1 | | |
| Banknotes..... | 20.2 | | |
| | £51.6 | | £51.6 |

The same statement after division was as follows:

ISSUE DEPARTMENT.

| | | | |
|---|---|---|---|
| Banknotes..... | £20.2 | Gov't debt..... | £11 |
| | | Other Gov't securities..... | 3 |
| | | Coin and bullion.. | 6.2 |
| | £20.2 | | £20.2 |

BANKING DEPARTMENT.

| | | | |
|---|---|---|---|
| Capital..... | £14.6 | Gov't securities.. | £14.6 |
| Rest..... | 3.6 | Other securities.. | 7.8 |
| Public deposits.... | 3.6 | Banknotes..... | |
| Other deposits..... | 8.6 | Coin and bullion. | 9 |
| Seven-day bills.... | 1 | | |
| | £31.4 | | £31.4 |

The item "Rest" is undivided profits. The item "Other deposits" is largely the deposits of country and joint-stock banks kept as a balance in the Bank of England and counted by them as part of their available reserve. When the Banking Department wants banknotes it must take coin or bullion to the Issue Department and exchange the same there just as any individual must. Thus the Banking Department is practically a bank of deposit and discount similar to banks in the United States or elsewhere. It depends for its profits on lending out its depositors' money, tho its quasi-governmental position makes its condition an object of national concern and leads its Board of Trustees to exercise great caution. This Board is composed, not of bankers, but of merchants. As a contrast with the Bank statements in 1844, given above, the following recent return, on May 27th, 1891, may be of interest. Figures are given in millions of pounds sterling:

ISSUE DEPARTMENT.

| | | | |
|---|---|---|---|
| Notes issued..... | £39.5 | Gov't debt..... | £11.0 |
| | | Other securities.. | 5.4 |
| | | Gold coin and bullion..... | 23.1 |
| | £39.5 | | £39.5 |

BANKING DEPARTMENT.

| | | | |
|---|---|---|---|
| Proprietors' capital..... | £14.5 | Gov't securities... | £ 9.9 |
| | | Other " ... | 31.3 |
| Rest..... | 3.2 | Notes of Issue Department..... | 15. |
| Public deposits... | 6.4 | | |
| Other " ... | 33. | Gold and silver coin..... | 1.1 |
| Bills..... | .2 | | |
| | £57.3 | | £57.3 |

The preponderance of deposits of other banks over individual accounts is large. The gold and silver coin and the notes (as good as gold) together form 40 per cent. of the deposits. The other English banks do not generally exceed 15 per cent. as the proportion of reserve to deposits, the law in the United States requiring 25 per cent. in cities, and 15 per cent. as a reserve on the part of country banks. The most important subjects connected with the Bank of England system of finance, are, the laws relating to the security—that is, the convertibility—of the paper currency, and the principles under which its discounts are carried on. These can best be discussed separately in subsequent issues.

## STATE BANKS.

The quarterly reports of a number of the State Banks doing business in this city will be found in this issue, and by comparing the same with those published three months ago, it will be seen that these banks are doing a profitable business. A summary of the more important items is printed below:

BANK OF AMERICA.

| | |
|---|---|
| Resources..... | $20,873,131 |
| Capital stock..... | 3,000,000 |
| Surplus..... | 1,500,000 |
| Undivided profits..... | 698,009 |
| Deposits..... | 15,713,532 |

BANK OF THE METROPOLIS.

| | |
|---|---|
| Resources..... | $7,278,374 |
| Capital stock..... | 300,000 |
| Surplus..... | 300,000 |
| Undivided profits..... | 315,451 |
| Deposits..... | 6,338,869 |

BOWERY BANK OF NEW YORK.

| | |
|---|---|
| Resources..... | $3,675,876 |
| Capital stock..... | 250,000 |
| Surplus..... | 250,000 |
| Undivided profits..... | 249,676 |
| Deposits..... | 2,925,453 |

ELEVENTH WARD BANK.

| | |
|---|---|
| Resources..... | $1,684,499 |
| Capital stock..... | 100,000 |
| Undivided profits..... | 205,631 |
| Deposits..... | 1,378,812 |

FOURTEENTH STREET BANK.

| | |
|---|---|
| Resources..... | $856,309 |
| Capital stock..... | 100,000 |
| Surplus..... | 70,000 |
| Undivided profits..... | 4,779 |
| Deposits..... | 681,590 |

MOUNT MORRIS BANK.

| | |
|---|---|
| Resources..... | $3,138,083 |
| Capital stock..... | 100,000 |
| Surplus..... | 500,000 |
| Undivided profits..... | 21,900 |
| Deposits..... | 2,647,296 |

MURRAY HILL BANK.

| | |
|---|---|
| Resources..... | $2,434,035 |
| Capital stock..... | 100,000 |
| Surplus..... | 250,000 |
| Undivided profits..... | 115,536 |
| Deposits..... | 1,875,891 |

ORIENTAL BANK.

| | |
|---|---|
| Resources..... | $2,861,656 |
| Capital stock..... | 300,000 |
| Surplus..... | 300,000 |
| Undivided profits..... | 131,013 |
| Deposits..... | 2,128,370 |

## MONETARY AFFAIRS.

Confidence recovers slowly. Money is plentiful; crop prospects are encouraging; the foreign situation is improving; and home trade is in sound condition in spite of dullness and occasional weak spots. Apparently, therefore, there is little reason for such prevalent stagnation as exists in all branches of trade and finance. The only explanation is distrust, created by fears of a close money market during the fall months, and the possibility of further financial disturbances in Europe. Another factor, which has not received all the attention deserved, is the derangement of business interests by the new tariff laws. While th is is but a temporary drawback, it has caused a glut in certain markets, and thus induced caution and grumbling in a few quarters which may be expectedto disappear as trade adjusts itself to the new conditions. This very spirit of prudence, however, so marked in all directions, is the most wholesome feature in the whole situation. Fortunately, it results from over expansion elsewhere than at home. A breathing spell was necessary here; else we, too, could have been drawn into the current of excessive speculation, and ill-timed enterprises which threatened European Bourses with panic and ruin. There is every reason for confidence in the home situation: and whatever the risks fronting us are, so long as the present disposition to caution remains, the outlook for the future will be hopeful.

London, hitherto a serious point of weakness, appears to have satisfactorily strengthened itself. The Bank of England again reduced its rate of discount, which now stands at 3 per cent., and private advices say that its reserve is expected to reach 19 or 20 millions sterling by the close of this month. Occasional disquieting rumors are still heard from thence; but it is quite certain that no such reduction in the Bank rate would have been made if trouble of any consequence were in sight. The failure rumors are about worn out there at least, and may be partly accounted for by the existence of a considerable short interest in American securities which has yet to be liquidated.

Some surprise was shown at further exports of about $8,000,000 gold, the scarcity of bills and foreign sales of stocks only partly explaining the firmness in foreign exchange. These shipments were destined for Paris; and, as the transaction involved a loss, the only inference is that gold was bought for the purpose of strengthening the Bank of France. While the Bank of England holds over six millions sterling more gold than a year ago, the Bank of France has failed to increase its holdings to any important extent compared with them. Paris finances have been in a strained condition for months past; and, even if the danger has been passed, France will suffer more from bad harvests than any other country in Europe. The best estimates are that France will be obliged to import nearly $100,000,000 of wheat; and with this in prospect it is natural that the Bank of France should take steps to strengthen itself accordingly. As the Bank of Eng-

XUM

land is not likely to relax its hold upon a newly gained supply, the demand falls upon the United States. Whether it will continue cannot at present be foretold. Our foreign trade balance is running adversely; and practically all recent shipments having been made at a loss, the usual methods of forecast are of no avail. There is only one certainty; that is, that much of the precious metal now leaving will return in the fall; and for the next few weeks we are not likely to much feel its loss with money as easy as it is.

Speculation is at a stand-still in stocks as well as everything else. On the Stock Exchange values were irregular, showing unusual sensitiveness to news of any kind, favorable or unfavorable. Large holders display confidence in higher prices; but they fail to secure public support, and alone they are either unable or unwilling to carry on a bull movement. Commission houses are generally expressing more hopeful views, and this may stimulate outside buying. In a few days large sums will be disbursed for July dividends and interest. On the strength of this it is usual to expect a better investment demand; yet the present stagnation and cheapness of good bonds shows that investors are doing very little at the moment The immediate outlook for the stock market is, consequently, not very brilliant, tho easy money and crop prospects, such as the present, are strong inducements for a bull movement, and may be so used later on, if no adverse influences interfere. General business remains quiet. Clearing-house returns continue to decline, the totals at all cities last week being ten per cent. less than a year ago. Wheat and cotton are both cheaper owing to abundant supplies, present or prospective. The iron trade is in better shape, and coal prices are well maintained, considering the heavy increase in production. In April and May the production of Eastern coal companies was 839,000 tons larger than agreed upon, but stocks at both tidewater and the interior are said to be less than a year ago. The dry goods trade, excepting woolens, which are always in poor condition, is fairly active for the season, lower prices having stimulated business.

The loan market is dull and easy, call loans on stock collateral ruling 3 per cent. Time loans also show an easy tendency at 4½ per cent. for thirty to sixty days; 5½ per cent., for three to four months, and 6 per cent. for six months. These rates indicate closer money during the fall months. Much will depend, however, upon speculative demands, the supply of fund, probably being sufficient for all legitimate trade and crop requirements. Should speculation become active rates for money are likely to be correspondingly affected. The last bank statement showed exceptionally large gains. In deposits there was an increase of $11,833,000; in loans a gain of $3,155,000; in specie a gain of $4,877 000. and in surplus reserve a rise of $5 687,000, bringing the latter item up to $16,172,000 in comparison with $6,144,000 the same time last year. These changes resulted from liberal arrivals of currency from the interior and large pension payments. In a few weeks the currency movement will be reversed, and attention then diverted to gold imports. London fully recognizes that it must meet this American demand for gold, and it is worthy of note that the Bank of France is said to have agreed to re-sell the gold taken from here at the same price as has been paid for it. Certainly the outlook for the money market is more favorable than at the beginning of the month.

BANK STOCKS.

Sales of bank stocks for the week ending June 20th.

| | | | |
|---|---|---|---|
| East Side | 112 | Park | 335 |
| Fourth | 173 | State of New York | 110 |
| Oriental | 228 | Western | 90½ |

The following is a comparison of the averages of the New York banks for the last two weeks:

| | June 20. | June 13. | Differences. |
|---|---|---|---|
| Loans | $386,189,700 | $383,034,600 | Inc. $3,155,100 |
| Specie | 89,282,200 | 85,404,400 | Inc. 4,877,800 |
| Legal tenders | 49,496,300 | 48,853,300 | Inc. 3,642,900 |
| Deposits | 394,874,700 | 383,491,500 | Inc. 11,383,200 |
| Circulation | 3,570 100 | 3,485,700 | Inc. 84,400 |

The following shows the relation between the reserve and the liabilities:

| | | | |
|---|---|---|---|
| Specie | $93,382,200 | $90,504,400 | Inc. $4,877,800 |
| Legal tenders | 49,496,300 | 43,853,300 | Inc. 5,642,900 |
| Total reserve | $142,878,500 | $136,357,700 | Inc. $6,520,700 |
| Reserve requ'd against dep'ts | 96,706,175 | 95,872,875 | Inc. 2,833,300 |
| Excess of reserve above legal requirements | 16,172,325 | 10,484,825 | Inc. 5,687,400 |
| Excess of reserve June 21st, 1890 | | | 6,144,325 |

FINANCIAL ITEMS.

....Some capitalists in Cleveland, Ohio, have purchased 3,200 acres in Ontonagon County, Mich., on the South shore of Lake Superior, having four veins of copper which is said to be very rich.

.....The banks in this city are declaring their usual dividends payable on the 1st of July. It is estimated that about $98,000,000 will be paid out for interest and dividends at New York, Philadelphia and Boston on the 1st of July.

....The prospects for one of the largest peach crops we have ever had in the Eastern States, are very promising, and California raisers will be obliged in consequence to market a large part of their crop in the dried state.

....A citizen of Eads, Colorado, garnished the salary of an employé of the Missouri Pacific Railroad and got judgment for $17 50 and costs. The company neglected to settle and the matter was given to the constable who attached the engine of an express train and detained the train three hours until instructions could be received by telegraph from the Superintendent to pay the claim.

....The sum of $100,000,000 was borrowed in the year 1887, on real estate security in the State of Illinois. Of this amount over $60,000,000 was on town lots, mainly in Cook County, of which Chicago is the county seat. Operations in real estate in Chicago during the past year were probably double the amount named above, Chicago presenting at this time a scene of unexampled activity in real estate transactions.

... As stated some weeks since in these columns Mr. J. Rhinelander Dillon has brought suit against the directors of the defunct American Loan & Trust Company to recover the value of twenty shares of stock amounting to $2,335.75. Mr. Dillon claims that through their malfeasance the Company was ruined. The result of this suit will be watched with much interest as if successful, it will go far toward establishing the doctrine that directors should direct.

... The retail dry goods house of Messrs. Journeay & Burnham, of Brooklyn, which was established in 1844, and ever since has done an exceedingly profitable business, has been incorporated as "Journeay & Burnham," with a capital stock of $1,000,000. A certain portion of the preferred stock is now offered for sale, as will be seen by an advertisement in our financial advertising columns. The preferred stock is entitled to a cumulative preferential dividend of eight per cent. per annum, payable quarterly. From February 1st to May 31st, 1891, the net profits are stated as having exceeded the amount necessary to pay the dividends of eight per cent. on the preferred and twelve per cent. on the common stock.

DIVIDENDS.

THE Bank of America has declared a semi-annual dividend of four per cent., payable July 1st.

The Eleventh Ward Bank has declared a semi-annual dividend of four per cent., payable July 1st.

The Oriental Bank has declared a semi-annual dividend of five per cent., payable July 1st.

The Citizens' Savings Bank has declared interest at the rate of three and a half per cent., per annum, on sums not exceeding $3 000. Payable July 20th.

The Manhattan Savings Institution has declared interest at the rate of three and a half per cent. per annum on sums not exceeding $3,000 payable July 20th.

The East River National Bank has declared a dividend of four per cent., payable July 1st.

The Importers' and Traders' National Bank has declared a semi-annual dividend of seven per cent., payable July 1st.

The Irving National Bank has declared a dividend of four per cent., payable July 1st.

The Market and Fulton National Bank has declared a semi-annual dividend of four per cent., payable July 1st.

The Mercantile National Bank has declared a dividend of three per cent., payable July 1st.

The National Bank of the Republic has declared a dividend of four per cent., payable July 1st.


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114 Dearborn Street, Chicago.
Real Estate Loans and Investments.

AARON B. MEAD. ALBERT L. COE
**MEAD & COE,**
(Established 1876).
REAL ESTATE AGENTS,
*No. 149 La Salle Street, CHICAGO.*
INVESTMENTS In REAL ESTATE carefully made.
LOANS negotiated, secured by first lien on Real Estate, without expense to lender.
Correspondence invited.

**SUPERIOR, WIS.**
Great inducements to invest in LOTS, BLOCKS, or ACRES. Surer and better profits than any city in the West. No cashier will abscond with real estate. This property will steadily grow in value. Splendid pamphlet containing illustrations of public buildings, ship yards and manufacturing plants, with complete description of the resources of this growing city, with large map, sent free.
Address JOY, C. HENVIS & CO.,
REAL ESTATE INVESTMENTS,
25 Wisconsin Block, West Superior, Wis.

**DENVER**
**RANKS AMONG THE FIRST**
of Western cities for real estate investments and loans. It is no longer necessary for Eastern capitalists to take 8 per cent. securities for safety.
Business solicited for mutual profit.
THE HICKS & BAILEY INVESTMENT COMPANY.
1551 Arapahoe St., Denver, Colo.
References: THE INDEPENDENT, People's Savings and Deposit Bank, Denver,

**A PROGRESSIVE CITY.**
The coming City between the Missouri River and the Mountains is KEARNEY, Nebraska, the County Seat of Buffalo County.
KEARNEY the "Midway City," is 1,733 miles from Boston, and 1,733 miles from San Francisco, is situated in the most fertile part of the great Platte Valley, with the Wood River Valley tributary.
$1,500,000 has been expended in public improvements since 1888. KEARNEY has a large water power, three railroads electric lights, gas, electric street railroad, water works, a fine system of sewerage, and telephones.
A City of schools and churches; the school system being unsurpassed in the West.
For information regarding KEARNEY as a place of residence, business and investment, address
**The Kearney Land and Investment Co.**
KEARNEY NEBRASKA.

**10% NET FIRST MORTGAGE LOANS.**
Absolutely secure. Interest payable semi-annually by draft on New York. Personal attention given to all loans. Highest references. Address
FRANK J. HAMILTON, Fairhaven, Wash.

**United States Trust Co.**
OF NEW YORK.
NOS. 45 and 47 WALL STREET,
Capital and Surplus
**NINE MILLION DOLLARS.**
This company is a legal depository for moneys paid into court, and is authorized to act as guardian or trustee.
INTEREST ALLOWED ON DEPOSITS
which may be made at any time and withdrawn after five days' notice, and will be entitled to interest for the whole time they may remain with the company.
Executors, administrators, or trustees of estates, and women unaccustomed to the transaction of business, as well as religious and benevolent institutions, will find this company a convenient depository for money
JOHN A. STEWART, President.
GEORGE BLISS, Vice-President.
JAMES S. CLARK, Second Vice-President
TRUSTEES:
WILSON G. HUNT, CLINTON GILBERT, DANIEL D. LORD, SAMUEL SLOAN, JAMES LOW, WM. WALTER PHELPS, D. WILLIS JAMES, JOHN A. STEWART, ERASTUS CORNING, Albany, JOHN HARSEN RHOADES, ANSON PHELPS STOKES, GEO. HENRY WARREN, GEORGE BLISS, HENRY L. THORNELL, Secretary.
WILLIAM LIBBEY, JOHN CROSBY BROWN, EDWARD COOPER, W. BAYARD CUTTING, CHARLES S. SMITH, WILLIAM ROCKEFELLER, ALEXANDER E. ORR, WILLIAM H. MACY, JR., WM. D. SLOANE, GUSTAV H. SCHWAB, FRANK LYMAN, Brooklyn, GEORGE F. VIETOR, WM. WALDORF ASTOR.
LOUIS G. HAMPTON, Assistant Secretary.

**6% Mortgage Investments 7½% Oregon and Washington.**
Netting the investor from 6 per cent. to 7½ per cent., both principal and interest payable in Gold.
FIRST MORTGAGE LOANS made on carefully selected City Property and on Improved Farms. Investors' interests carefully attended to, and remittances made in Eastern Exchange. Particulars and references given on application.
MACMASTER & BIRRELL,
Financial Agents,
Portland Savings Bank Bdg., Portland, Or.

## THE FRANKLIN TRUST COMPANY,

**186 Remsen St., Brooklyn, N. Y.,**

**IS AUTHORIZED TO OFFER FOR SUBSCRIPTION $400,000 OF THE PREFERRED CAPITAL STOCK OF**

**"JOURNEAY & BURNHAM,"**

INCORPORATED 1891.

TO SUCCEED

**JOURNEAY & BURNHAM,**

ESTABLISHED 1844.

CAPITAL STOCK - - - $1,000,000
DIVIDED INTO 10,000 SHARES OF $100 EACH.

**All the stock will be full paid, and stockholders will have no personal liability whatever.**

**5,000 SHARES** are preferred stock (preferred both as to dividends and assets). The preferred stock is entitled to a cumulative preferential dividend of eight per cent. per annum, payable quarterly on the first days of January, April, July, and October in each year, before any dividend shall be paid upon the common stock.

The remaining **5,000 SHARES** are common stock entitled to a non-cumulative dividend of twelve per cent. per annum after the payment of the cumulative dividend upon the preferred stock.

The surplus profits over and above these dividends will be divided equally between the preferred and the common stock.

Dividends will be payable at the office of the Franklin Trust Company, or will be sent by mail to shareholders upon request. The two classes of stock will have the same voting power.

All of the common stock and $100,000 of the preferred stock will be taken by the surviving members of the firm and the Directors of the company. The remaining $400,000 (4,000 shares) of PREFERRED STOCK is offered for subscription at par, the right being reserved, should the applications exceed the amount offered, to give preference to the regular customers of the house.

The proposed stock offers a security almost identical with that of a first mortgage bond, with the privilege of sharing with common stock in surplus profits. The dividend of 8 per cent. per annum is cumulative, and in case of non-payment it will remain, until paid, a charge against the earnings of the company prior to all claims of the common stock. In case of liquidation the preferred stock will be paid in full both in principal and accrued dividends before payment is made upon the common stock.

The firm of Journeay & Burnham of Brooklyn, importers and Dealers in Dry Goods, was established in 1844, by Mr. Henry P. Journeay and Mr. Lyman S. Burnham. In the following year Mr. Hugh Boyd became a partner, and the firm remained unchanged until December last, when the death of Mr. Journeay necessitated this re-organization.

The reputation of the firm for honorable dealing has always been recognized, and its credit has been the highest accorded by the commercial agencies of the country. Its career has been one of continued prosperity; the sales having amounted to over $1,250,000 per annum for the past thirty years, and the net profits during the same period, after deducting all bad and doubtful debts, have been sufficient to pay the regular dividend upon the preferred stock and dividends ranging from 4 to 12 per cent. per annum upon the common stock. From February 1st to May 31st, 1891, the net profits have not only exceeded the amount necessary to pay the dividends upon both the preferred and common stock, but have been larger than in any similar period, except one, for several years past. These profits by agreement accrue to the new company. The first dividend on the preferred stock will be paid October 1st, 1891.

The assets of Journeay & Burnham, acquired by this company at their fair inventory appraised value, ordinary reductions being made, and exclusive of the good-will of the long-established business of the firm, are largely in excess of the issue of preferred stock, and amply sufficient for the requirements of the business.

Under the control of a Board of Directors, the company will be managed by the members of the late firm, aided by its experienced and reliable staff of employés.

Messrs. Lyman S. Burnham and Hugh Boyd, surviving partners, and John M. Conklin, for many years associated with the late firm, have entered into agreement to remain in its service until July 1st, 1896, or for such longer period as the company may require their services.

**PROPOSED OFFICERS OF THE COMPANY.**

LYMAN S. BURNHAM, President, } Surviving members
HUGH BOYD, Vice-President, } of the late firm.
JOHN M. CONKLIN, Manager.

FRANKLIN TRUST COMPANY, Transfer Agent and Registrar of stock.

**CONDITIONS OF PAYMENT.**

TEN PER CENT. ON APPLICATION. BALANCE TEN DAYS AFTER ALLOTMENT.

SUBSCRIPTIONS WILL BE RECEIVED UNTIL 3 O'CLOCK P.M. OF TUESDAY, JUNE 30th, 1891, BY

**Franklin Trust Company, Brooklyn,**

AND

**Farmers' Loan & Trust Co., N. Y.,**

FROM WHOM FORMS OF APPLICATION CAN BE OBTAINED.

BROOKLN, June 20th, 1891.

## EQUITABLE
### MORTGAGE COMPANY.

| | |
|---|---|
| Capital subscribed | $2,000,000 00 |
| Paid in (Cash) | $1,000,000 00 |
| Surplus and undivided profits | 399,716 85 |
| Assets | 11,168,685 04 |

**This company solicits correspondence about all first-class investments.**

**Buys and negotiates Municipal, Railroad, Water, Industrial and Irrigation Bonds.**

**Issues its debentures and negotiates mortgage loans.**

CHARLES N. FOWLER, President.
CHAS. BENJ. WILKINSON, Vice-President
B. P. SHAWHAN, Sec. and Treas.

OFFICES:
New York, 208 Broadway. Boston, 117 Devonshire St.
Phila., 4th and Chestnut St. Kansas City, Missouri.
London, England. Berlin, Germany.

## IOWA LOAN AND TRUST COMPANY,
### DES MOINES, IOWA.

Capital ..... $500,000 00
Surplus and Undivided Profits. 200,000 00

The Debentures issued by this Company are recognized by Investors seeking perfect security instead of high rate of interest, as among the safest investments offered to the public.

Refers to
Messrs. Hiram Dewing & Son, New York City,
Messrs. Morton, Bliss & Co., New York City.
Geo. G. Williams, Esq., of the Chemical National Bank, New York City.
F. D. Gray, Esq., of the National Safe Deposit Company, Chicago, Ill.
F. A. Smith, Esq., No. 45 Milk St., Boston, Mass.
Also the Savings Banks and Investors throughout the East. Correspondence Solicited.

JOHN M. OWENS, President.
H. A. COFFIN, Treasurer.

## DULUTH.

The great cities of the world are either seaports or lakeports. By reference to the map you will see that Duluth is at the extreme western point of our inland seas. No city of its size has such great commercial and manufacturing advantages and none is growing so rapidly. Chicago and Duluth will ultimately be the two greatest cities of the West. Write for reading matter and state about the amount you might wish to invest.

C. E. LOVETT & CO., Duluth, Minn.

**TACOMA** Realty. Choice investments made for non-residents; 25 to 100 per cent. can be realized within next year. Lots from $100 and acreage from $10 upward. Improved property rented now for 10 per cent. beside the increase in city and country properties. Ranches, garden, fruit, hop, farm, iron and coal lands, mining properties. Write R. P. Russell & Co., Tacoma, Wash.

### MISSOURI TRUST COMPANY,
Sedalia, Missouri.

Licensed to do business in New York.
This Company has $250,000, paid up capital, and is doing strictly a

LOCAL BUSINESS.

Issues 6 per cent. Debentures regulated by law, which may be received by the Superintendent of Insurance of Missouri as security for policy holders.
Acts as Executor and Trustee of estates and makes a specialty of managing Church and Endowment Funds etc. Write for particulars.

G. L. FAULHABER, Treasurer.
O. A. CRANDALL, President.

## 9 PER CENT. GUARANTEED.

First lien on Real Estate Worth **50 Times** Amount of Loan. Safe as Government Bonds. Limited Amount offered. Write for Particulars and References near you.

UNION BANKING CO., Aberdeen, So. Dak.

## OREGON
THE BEST FIELD FOR INVESTMENT in the UNITED STATES.

Present growth of PORTLAND is ahead of any city in the U. S. in proportion to its size. Wholesale trade, 1890, $130,000,000; Banking Capital $15,500,000; Buildings now under construction $4,000,000. We have a plan for the investment of capital in best real estate in Oregon, in large and small amounts, cash or monthly instalments of $25 and upwards, absolutely safe and remarkably profitable. Send for full information and Bankers' references. EUGENE D. WHITE & CO., Portland, Or.

**GUARANTEED PROFITS TO INVESTORS in Portland, Oregon, Real Estate! Safer than the Banks! More Profitable than Mines! As good as United States Bonds!**

Send for form of Contract under which large and safe profits are made on Investments in Portland Real Estate. We are handling choice business and residence property in the city and suburbs, much of which will double in value in two years. Residence property **Sold on Easy Terms or Monthly Installments.** Correspondence solicited. References: U. S. Senators Dolph and Mitchell, Merchants' National, Commercial National and Portland Savings Banks, or any prominent financial institution in this city.

BORTHWICK, BATTY & CO., Portland, Oregon.

**TEXAS INVESTMENTS.**

SIMPSON AND HANSL INVESTMENT BANKERS DALLAS TEXAS

We have loaned in Texas over $2,000,000—never lost a dollar.

We can loan your money at 7 p. c. net, security founded upon real estate secure as a United States Bond.

Our Mr. Simpson owns in his own right 500,000 acres of land, including six ranches and twenty-two splendid black land farms. All these lands are rapidly rising. We can sell you the choice of these lands netting you a profit of 40 per cent in one year. Texas is the most prosperous State in the American Union. We can sell you county and municipal bonds netting you 6 per cent. and absolutely secured by the cast-iron provisions of our State Constitution.

## DALLAS, TEXAS.

The black land belt of North Texas, the richest in the Southwest. Dallas the commercial and railroad centre of this great district. We can loan your money here on farm or city property with the utmost safety at 8 per cent. net, and furnish you with the highest references as to our integrity and business methods. We invite correspondence, and will gladly furnish full particulars.

All land values throughout Texas are increasing steadily.

FIELD & SCURRY.
The North Texas National Bank Bdg., Dallas, Tex.

## THE CITY OF SUPERIOR

Is the most rapidly growing city in the Northwest. It has now 20,000 population, and will in all probability have from 75,000 to 100,000 in 1895. Over $5,000,000 improvements in 1890, including 1,200 buildings, 30 miles of water-mains and 10 miles of paving. Twice the improvements for 1891. Write for maps and statistics. WM. M. NICHOLS, Real Estate, 820 Tower Avenue, West Superior, Wis.

For reliable information regarding investments in Helena and Montana, and illustrations and description of Country, address

THE WITHERBEE-ANDREW INVESTMENT COMPANY.
HELENA, MONTANA.

## TEXAS!
### AUSTIN, TEXAS.

**AUSTIN** Is the capital of the greatest State in the Union, and the healthiest city in the South. Climate unsurpassed. Roses bloom all the year.

**AUSTIN** Is located in the centre of the richest Cotton belt in the world.

**AUSTIN** Is now creating and will have ready for use of factories in 16 months the greatest water power (14,500 horse power) in the South or West.

**AUSTIN** Will offer most liberal inducements to manufacturers to locate there.

For full information concerning the many advantages of Austin as a place for investments, for manufactures, for health and for trade, address

*CHAS. A. EDWARDS,*
Secretary Commercial Club,
Austin Texas.

## Texas & Mexico.

These are developing countries, and fortunes can be made by investing judiciously now.

**WM. PENDLETON GAINES,**

**TEXAS AND MEXICAN LANDS, MORTGAGES VENDOR'S LIENS, STOCKS AND BONDS.**

☞ **Eighteen years' experience in Land Matters.**

**AUSTIN, TEXAS.**

**P.-O. BOX 162.**

Ranches, Stock and Grain Farms, Cotton and Sugar Plantations. Mineral Lands, large bodies of Agricultural Lands for Colonies.

REFERENCES:
James H. Raymond & Co., Bankers.....Austin, Texas
First National Bank..... Austin, Texas
City National Bank.....Austin, Texas
I make loans and investments for non-residents, subject to approval by any bank in Austin.

## SAN ANTONIO, TEXAS,

Offers superior inducements for the safe and profitable investment of capital in large or small amounts. It is surrounded by a great and growing country and has no competing city within two hundred miles.

**South Heights** is the best new residence portion of the city; has electric cars, water mains, etc., and is within 1¾ miles of the Post-office. Present prices, $100 to $200 per lot, with extra charge for corners. We recommend this as a good investment, as our company will advance prices when a few more blocks have been sold. Terms easy, with 6 per cent. on deferred payments.

TEXAS LANDS can be bought in bodies, from 100 acres to 100,000 acres, at very low prices. The great tide of immigration that has been going West for years has turned to the Southwest. This class of investments made with good judgment are therefore absolutely safe and profitable.

*Business Property and Suburban Acreage.*

Write for information.

**WATSON & CO.,**

P. O. Box 807. SAN ANTONIO, Texas.

## F. C. AMBRIDGE,
### Investments and Mortgage Loans.

CORRESPONDENCE SOLICITED.
TACOMA, WASHINGTON.
LONDON and SAN FRANCISCO.
Reference—Tacoma.

## TACOMA INVESTMENTS,

**GUARANTEED 8 p.c.** net on all moneys sent us for investment in real estate in the thriving city of TACOMA, Wash., besides we send you one-half the profits, 8 and 16 per cent. net on mortgage loans first-class security. Write for information. Best references given. Address, **Manning, Bogie & Hays,** Tacoma, Wash.

**10% INTEREST** may be paid on a **POOR LOAN.**

A good loan is one in which both principal and interest is PAID promptly when due. Loans of the highest character will net investors seven per cent.

No stock company; no debenture bonds; no Eastern agents. Investors deal directly with borrowers in the **OLD FASHIONED WAY.**

Thirteen years' experience.

Reference by permission to THE INDEPENDENT or *The Christian Union*, New York City, or Lockwood National Bank, San Antonio, Texas.

**E. B CHANDLER,** SAN ANTONIO, TEX.,
Agent of the Scottish-American Mortgage Company, Limited, of Edinburgh, Scotland.

**8% FIRST MORTGAGE LOANS**

Principal and interest guaranteed. Loans made on productive real estate yearly increasing in value on a conservative basis, and only after personal examination by us. Interest payable in New York Exchange. We invite correspondence. Very highest references

**PUGET SOUND LOAN, TRUST and BANKING COMPANY,** (paid up capital, $125,000) New Whatcom, Wash.

**EDWARD HAMMETT,**
(Late of Lincoln National Bank, Chicago)
108 Washington Street, CHICAGO.
**REAL ESTATE, INVESTMENT SECURITIES.**
Estates managed. Rents and Interest collected. Correspondence invited.

## INVESTMENTS.

**$100 to $5,000,000** in lots and improved business property in Duluth and Superior, and acres adjoining. Thousands of acres of pine and mineral lands in Northern Minnesota on the Masaba and Vermilion Iron Ranges and tributary thereto. Send for descriptive circular with Map.

**FRANK I. TEDFORD,**
DULUTH, MINN.

**FOR SALE—6 and 7 PER CENT. FIRST MORTGAGES on**

## CHICAGO REAL ESTATE.

ROSE, QUINLAN & CO., Mortgage Bankers 72 Dearborn St. CHICAGO ILL.

## Money Making a Science.

**Real Estate Stands First. If you wish to invest and want to learn the certain road to Wealth, send for Pamphlet, Maps, etc.**

**T. A. WOOD,**
**Room No. 1, Odd Fellows Building,**
PORTLAND, OREGON.

### NEBRASKA LOAN AND TRUST CO.
HASTINGS, NEBRASKA.
Capital, $500,000. Surplus, $135,000.
GUARANTEED

First Mortgage Loans. Debentures issued by the Company, secured by First Mortgages held by trustees. Interest payable at the Chemical National Bank, New York. No better securities offered investors. Best of Eastern and Western references furnished if desired. Correspondence requested. Write for particulars.

J. N. CLARKE, Pres. E. C. WEBSTER, Treas.
D. M. MCELHINNEY, Vice-Pres. C. P. WEBSTER, Cashier.

## TEXAS.

**SAN ANTONIO and ARANSAS HARBOR.**

Splendid chances for investments; more money will be made at these places in the next five years than any place in the U. S. Loans negotiated at 7 per cent. net to loaner. Refer to all Banks. C. M. KINGSLEY & CO., 218 E. Houston St., San Antonio, Tex.

## DENVER

**REAL ESTATE** Land within five miles from the center of Denver is cheaper than land the same distance from the center of any city of its size and importance in America. Every customer who has purchased Real Estate of us during the past five years has made a profitable investment. Many who have never seen the property have made in from three to five years. Maps and full information furnished upon application to **100%**

**THE CHAMBERLIN INVESTMENT CO.,**
DENVER, COL.

PORTLAND, OREGON. { Invest Here. WHY? WHEN? } THUS MAKE MONEY.

Address GEORGE H. HIMES, Portland, Oregon. Refers to I. A. Macrum, Cashier Merchants' Nat. Bank.

### DIVIDEND.

EAST RIVER NATIONAL BANK.—A dividend of Four (4) Per Cent. has been declared, payable on and after July 1st, 1891.
Z. E. NEWELL, Cashier.

THE IMPORTERS' AND TRADERS' NATIONAL BANK OF NEW YORK,
NEW YORK, June 19th, 1891.
A DIVIDEND OF SEVEN PER CENT. OUT OF the earnings of the last six months has to-day been declared by this bank, payable on the 1st day of July next. The transfer books will remain closed till that date.
EDWARD TOWNSEND, Cashier.

IRVING NATIONAL BANK,
NEW YORK, June 19th, 1891.
THE BOARD OF DIRECTORS OF THIS BANK have this day declared a dividend of 4 per cent. payable on and after first day of July next, until which date the transfer books will remain closed.
G. E. SOUPER, Cashier.

THE MARKET AND FULTON NATIONAL BANK, NEW YORK, June 19th, 1891.—The Board of Directors have this day declared a semi-annual dividend of FOUR (4) PER CENT., free of tax, payable on and after July 1st, 1891.
Transfer books will be closed until that date.
A. GILBERT, Cashier.

THE MERCANTILE NATIONAL BANK,
NEW YORK, June 19th, 1891.
DIVIDEND.—THE DIRECTORS OF THIS BANK have this day declared a dividend of THREE PER CENT., free of tax, payable on and after July 1st, 1891.
The transfer books will be closed from June 23d to July 1st, inclusive. F. B. SCHENCK, Cashier.

NATIONAL BANK OF THE REPUBLIC OF NEW YORK, June 19th, 1891.
THE BOARD OF DIRECTORS HAVE THIS day declared a dividend of FOUR (4) PER CENT. free of taxes, payable on and after Wednesday, July 1st, proximo, until which date the transfer books will be closed.
E. H. PULLEN, Cashier.

THE BANK OF AMERICA, NEW YORK, JUNE 19TH, 1891.—The Board of Directors have this day declared a semi-annual dividend of FOUR (4) PER CENT., payable July 1st, 1891. The transfer books will be closed from this date until July 6th, 1891.
DALLAS B. PRATT, Cashier.

THE ELEVENTH WARD BANK,
NEW YORK, June 19th, 1891.
THE BOARD OF DIRECTORS HAVE THIS DAY declared a semi-annual dividend of four (4) per cent. free from tax, payable on and after July 1st, 1891.
The transfer books will remain closed until that date. CHAS. E. BROWN, Cashier.

THE ORIENTAL BANK, NEW YORK, June 20th, 1891.
76TH CONSECUTIVE DIVIDEND.
THE BOARD OF DIRECTORS HAVE THIS DAY declared a dividend of five (5) per cent. from the earnings of the last six months, payable on and after July 1st, 1891. The transfer books will be closed from June 20th to July 1st, inclusive.
NELSON G. AYRES, Cashier.

CITIZENS' SAVINGS BANK OF THE CITY OF NEW YORK, Nos. 56 and 58 Bowery, corner Canal Street.
SIXTY-SECOND SEMI-ANNUAL DIVIDEND OF INTEREST.—The Trustees have ordered that interest at the rate of THREE AND ONE-HALF (3½) PER CENT. per annum be paid to depositors on and after July 20th, on all sums of $5—and $10 to $3,000—which have remained on deposit for the three or six months ending June 30th, 1891.
EDWARD A QUINTARD, President.
HENRY HASLER, Secretary.
CHARLES W. HELD, Cashier.

## MANHATTAN SAVINGS INSTITUTION

NEW YORK, June 20th, 1891.

**80th Semi-Annual Dividend.**

The trustees of this institution have declared interest on all sums not exceeding $3,000 remaining on deposit during the three or six months ending on the 30th instant, at the rate of THREE AND ONE-HALF PER CENT. per annum, payable on and after the third Monday in July next.

F. G. STILES, Secretary. EDWARD SCHELL, President.

WESTERN UNION TELEGRAPH CO.

NEW YORK, June 10th, 1891.

**DIVIDEND NO. 91.**

The Board of Directors have declared a quarterly dividend of one and one-quarter per cent. upon the capital stock of this company from the net earnings of the three months ending June 30th instant, payable at the office of the Treasurer on and after the 15th day of July next to shareholders of record, at the close of the transfer books on the 20th day of June, instant.

The transfer books will be closed at 3 o'clock on the afternoon of June 20th instant, and reopened on the morning of the 2d of July next.

R. H. ROCHESTER, Treasurer.

**QUARTERLY REPORT OF THE BOWERY BANK OF NEW YORK**, on the morning of Saturday, the 13thday of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $2,421,186 40 |
| Due from directors | | 82,565 60 |
| Overdrafts, as per schedule | | 30 30 |
| Due from trust companies, state and national banks, as per schedule | | 188,813 56 |
| Real estate, as per schedule | | 18,045 11 |
| Bonds and mortgages, as per schedule | | 19,769 96 |
| Stocks and bonds, as per schedule | | 64,637 50 |
| Specie | | 450,516 11 |
| U. S. legal-tender notes and circulating notes of national banks | | 301,410 00 |
| Cash items viz.: Bills and checks for the next day's exchanges | | 124,411 11 |
| Other items carried as cash, as per schedule | | 470 00 |
| Total | | $3,675,875 76 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $250,000 00 |
| Surplus fund | | 250,000 00 |
| Undivided profits, viz.: | | |
| Discount | $66,168 21 | |
| Interest | 2,513 75 | |
| Other profits | 180,994 35— | 249,676 31 |
| Due depositors as follows, viz.: | | |
| Deposits subject to check | | 2,878,351 91 |
| Demand certificates of deposit | | 2,016 78 |
| Certified checks | | 50,084 74 |
| Unpaid dividends | | 746 02 |
| Total | | $3,675,575 76 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.

H. P. DEGRAAF, President, and F. C. MAYHEW, Cashier, of the BOWERY BANK of NEW YORK, a bank located and doing business at No. 62 Bowery, in the city of New York, in said county, being duly sworn, each for himself, saith that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

H. P. DEGRAAF, President.
F. C. MAYHEW, Cashier.

Severally subscribed and sworn to by both deponents, the 17th day of June, 1891, before me,

S. H. MACDOWELL,
Notary Public, Kings Co.

Certificate filed in N. Y. Co.

**QUARTERLY REPORT OF THE MOUNT MORRIS BANK** on the morning of Saturday, the 13th day of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $2,178,909 64 |
| Due from directors | | 40,451 08 |
| Due from trust companies, state and national banks, as per schedule | | 30,300 76 |
| Banking-house and lot, as per schedule | $158,566 33 | |
| Other real estate, as per schedule | 8,837 42— | 167,398 75 |
| Stocks and bonds, as per schedule | | 32,462 50 |
| Specie | | 343,965 98 |
| U. S. legal-tender notes and circulating notes of national banks | | 148,406 00 |
| Cash items, viz.: Bills and checks for the next day's exchanges | | 184,197 16 |
| Loss and expenses, viz.: | | |
| Current expenses | | 1,905 97 |
| Total | | $3,138,062 79 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $100,000 00 |
| Surplus fund | | 300,000 00 |
| Undivided profits, viz.: | | |
| Discount | $2,[illegible] | |
| Exchange | 106 87 | |
| Interest | 1,5[illegible] | |
| Other profits | 17,480 [illegible]— | 21,900 25 |
| Due depositors, as follows, viz.: | | |
| Deposits subject to check | $2,315,043 27 | |
| Demand certificates of deposit | 82 858 08 | |
| Certified checks | 22,063 04— | 2,420,564 39 |
| Due trust companies, state and national banks, as per schedule | 96,697 65 | |
| Due private bankers and brokers, as per schedule | 34 37— | 96,732 02 |
| Due Treasurer of the State of New York | | 130,000 00 |
| Amount due not included under any of the above heads, viz.: | | |
| Cashier's checks outstanding | $3,796 13 | |
| Subscriptions for new stock | 65,000 00— | 68,796 13 |
| Total | | $3,138,062 79 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

JOS. M. DEVEAU, President, and THOS. W. ROBINSON, Cashier of the MOUNT MORRIS BANK, a bank located and doing business at No. 85 East 125th Street, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

JOS. M. DEVEAU, President.
THOS. W. ROBINSON, Cashier.

Severally subscribed and sworn to by both deponents, the 16th day of June, 1891, before me,

GEO. H. LIVERMORE,
Notary Public, New York County.

**QUARTERLY REPORT OF THE FOURTEENTH STREET BANK**, on the morning of Saturday, the 13th day of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $406,431 68 |
| Due from directors | | 6,900 00 |
| Overdrafts, as per schedule | | 9 79 |
| Due from trust companies, state and national banks, as per schedule | | 100,384 53 |
| Stocks and bonds, as per schedule | | 257,610 03 |
| Specie | | 21,186 84 |
| United States legal-tender notes and circulating notes of national banks | | 40,261 00 |
| Other items carried as cash, as per schedule | | 1,686 66 |
| Current expenses | | 1,878 49 |
| Furniture and fixtures | | 5,000 00 |
| Total | | $856,[illegible] 97 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $100,000 00 |
| Surplus fund | | 70,000 00 |
| Discount | $2,776 81 | |
| Exchange | 90 58 | |
| Interest | 1,400 54 | |
| Other profits | 511 12 | |
| | | 4,779 05 |
| Deposits subject to check | $661,371 10 | |
| Demand certificates of deposit | 11,951 00 | |
| Certified checks | 8,267 12— | 681,589 92 |
| Total | | $856,368 97 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

GEO. F. VAIL, President, and WM. J. WORRELL, Cashier, of the FOURTEENTH STREET BANK, a bank located and doing business at No. 3 East 14th Street, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

GEO. F. VAIL, President.
WM. J. WORRELL, Cashier.

Severally subscribed and sworn to by both deponents the 16th day of June, 1891, before me.

MORRIS E. STERNE
Notary Public (39), New York County.

**QUARTERLY REPORT OF THE BANK OF AMERICA**, on the morning of Saturday, the 13th day of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $12,231,340 [illegible] |
| Due from directors | | 98,000 00 |
| Due from trust companies, state and national banks | | 786,561 02 |
| Banking-house and lot | | 1,000,000 00 |
| Stocks and bonds | | 52,000 00 |
| Specie | | 1,629,005 50 |
| United States legal-tender notes and circulating notes of national banks | | 893,400 00 |
| Cash items, viz.: Bills and checks for the next day's exchanges | $4,152,228 55 | |
| Other items carried as cash | 39,994 96— | 4,192,223 51 |
| Total | | $20,873,130 65 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $3,000,000 00 |
| Surplus fund | | 1,500,000 00 |
| Undivided profits (net) | | 638,008 82 |
| Due depositors as follows, viz.: | | |
| Deposits subject to check | $9,273,785 65 | |
| Demand certificates of deposit | 2,200 00 | |
| Certified checks | 2,255,216 42 | |
| | | 11,531,202 07 |
| Due trust companies, state and national banks | | 4,182,330 23 |
| Cashier's checks outstanding | | 28,484 53 |
| Unpaid dividends | | 3,099 00 |
| Total | | $20,873,130 65 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

WILLIAM H. PERKINS, President, and DALLAS B. PRATT, Cashier of the Bank of America, a bank located and doing business at Nos. 44 and 46 Wall Street, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department, designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

W. H. PERKINS, President.
DALLAS B. PRATT, Cashier.

Severally subscribed and sworn to by both deponents, the 15th day of June, 1891, before me,

[SEAL.] JOHN R. O'HALLORAN.
Notary Public, Kings County.

Certificate filed in New York County.

**QUARTERLY REPORT OF THE BANK OF THE METROPOLIS**, on the morning of Saturday, June 13th, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts | $4,054,944 20 | |
| Loans and discounts due from directors | 3,000 00— | $4,057,944 20 |
| Overdrafts | | 6,122 91 |
| Due from banks | 458,021 26 | |
| Due from bankers | 8,480 80 | |
| | | $466,502 06 |
| Real estate | | 4,000 00 |
| Stocks and bonds | | 109,950 00 |
| Due from Treasurer U. S. | | 28,000 00 |
| Specie | | 997,612 54 |
| U. S. legal-tender notes and circulating notes of national banks | | 1,332,195 00 |
| Exchanges | | 275,677 38 |
| Expenses | | 170 00 |
| Total | | $7,278,573 89 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock | | $300,000 00 |
| Surplus | | 300,000 00 |
| Discount | $7,944 48 | |
| Interest | 153 74 | |
| Other profits | 307,352 89 | |
| | | 315,451 00 |
| Deposits subject to check | $5,73[illegible],341 11 | |
| Demand certificates of deposit | $6,991 26 | |
| Certified checks | 76,051 66 | |
| | | 5,821,384 13 |
| Due to banks | 509,056 25 | |
| Due to bankers | 8,428 08 | |
| | | 517,484 98 |
| Cashier's checks outstanding | | 17,2[illegible]8 69 |
| Dividends unpaid | | 165 00 |
| City taxes | | 6,500 00 |
| Total | | $7,218,373 89 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

THEODORE ROGERS, Cashier, of BANK OF THE METROPOLIS, a banking association located and doing business at New York, in said county, being duly sworn, for himself saith that the foregoing is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the morning of Saturday, the thirteenth day of June, one thousand eight hundred and ninety-one, in respect to each and every of the items and particulars above specified, according to the best of his knowledge and belief; and that the business of the said bank has been and is transacted at the location aforesaid; and ROBERT SCHELL, President, is absent and cannot join in this report.

THEO. ROGERS, Cashier.

Subscribed and sworn by deponent, the 15th day of June, 1891.

EDWARD C. EVANS (47),
Notary Public, N. Y. Co.

**QUARTERLY REPORT OF THE ORIENTAL BANK**, on the morning of Saturday the 13th day of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $1,640,885 76 |
| Due from directors | | 57,200 00 |
| Over-drafts, as per schedule | | 19 69 |
| Due from trust companies, state and national banks, as per schedule | | 339,336 63 |
| Banking-house and lot, as per schedule | $80,000 00 | |
| Other real estate, as per schedule | 900 00 | |
| | | 80,900 00 |
| Stocks and bonds, as per schedule | | 299,168 75 |
| Specie | | 158,506 21 |
| United States legal-tender notes, and circulating notes of national banks | | 160,820 00 |
| Cash items, viz.: Bills and checks for the next day's exchanges | $108,290 70 | |
| Other items carried as cash, as per schedule | 21,737 18 | |
| | | 130,027 88 |
| Current expenses | | 14,790 79 |
| Total | | $2,961,655 71 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $200,000 00 |
| Surplus fund | | 300,000 00 |
| Undivided profits, viz.: | | |
| Discount | $38,041 09 | |
| Rent | 3,540 02 | |
| Interest | 3,196 05 | |
| Other profits | 86,365 39 | |
| | | 131,012 55 |
| Due depositors, as follows, viz.: | | |
| Deposits subject to check | $2,081,764 54 | |
| Demand certificates of deposit | 14,946 10 | |
| Certified checks | 31,659 79 | |
| | | 2,128,370 43 |
| Unpaid dividends | | 2,273 73 |
| Total | | $2,961,655 71 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

CLINTON W. STARKEY, President, and NELSON G. AYRES, Cashier, of the ORIENTAL BANK, a bank located and doing business at No. 122 Bowery, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department, designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

CLINTON W. STARKEY, President.
NELSON G. AYRES, Cashier.

Severally subscribed and sworn to by both deponents, the 16th day of June, 1891, before me.

JOS. E. KEHOE,
Notary Public, New York County.

**QUARTERLY REPORT OF THE ELEVENTH WARD BANK** on the morning of Saturday, the 13th day of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $1,042,538 98 |
| Due from directors | | 90,367 50 |
| Overdrafts | | 359 14 |
| Due from state and national banks | | 186,321 23 |
| Banking-house and lot | | 45,000 00 |
| Other real estate | | 1,075 00 |
| Stocks and bonds | | 69,328 75 |
| Specie | | 51,539 00 |
| U. S. legal-tender notes and circulating notes of national banks | | 110,014 00 |
| Bills and checks for the next day's exchanges | | 72,935 04 |
| Items carried as cash | | 333 02 |
| Current expenses | | 14,047 70 |
| Total | | $1,684,499 31 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $100,000 00 |
| Undivided profits, viz.: | | |
| Discount | $24,968 29 | |
| Exchange | 203 77 | |
| Interest | 3,283 80 | |
| Other profits | 177,175 57— | 205,631 43 |
| Due depositors as follows, viz.: | | |
| Deposits subject to check | $1,364,578 64 | |
| Demand certificates of deposit | 4,106 00 | |
| Certified checks | 10,127 24— | 1,378,811 88 |
| Unpaid dividends | | 56 00 |
| Total | | $1,684,499 31 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

HENRY STEERS, President, and CHAS. E. BROWN, Cashier, of the ELEVENTH WARD BANK, a bank located and doing business at No. 147 Avenue D, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

HENRY STEERS, President.
CHAS. E. BROWN, Cashier.

Severally subscribed and sworn to by both deponents, the 16th day of June, 1891, before me,

JOE W. SWAINE,
Notary Public, Kings County.

Certificate filed in New York County.

**QUARTERLY REPORT OF THE MURRAY HILL BANK** on the morning of Saturday, the 13th day of June, 1891:

RESOURCES.

| | | |
|---|---|---|
| Loans and discounts, less due from directors | | $1,802,429 24 |
| Due from directors | | 55,410 00 |
| Overdrafts, as per schedule | | 2,866 00 |
| Due from trust companies, state and national banks, as per schedule | | 108,243 49 |
| Other real estate, as per schedule | | 2,672 71 |
| Bonds and mortgages, as per schedule | | 24,569 38 |
| Stocks and bonds, as per schedule | | 196,980 00 |
| Specie | | 22,271 00 |
| United States legal-tender notes and circulating notes of national banks | | 88,671 00 |
| Cash items, viz.: Bills and checks for the next day's exchanges | $95,560 74 | |
| Other items carried as cash, as per schedule | 794 72 | |
| | | 96,355 46 |
| Current expenses | | 22,173 04 |
| Assets not included under any of the above heads, viz.: | | |
| Furniture and fixtures | $3,000 00 | |
| Suspense account | 8,723 96 | |
| | | 11,723 96 |
| Total | | $2,434,055 23 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in, in cash | | $100,000 00 |
| Surplus fund | | 250,000 00 |
| Undivided profits, viz.: | | |
| Discount | $108,239 09 | |
| Exchange | 1,881 12 | |
| Interest | 5,405 45 | |
| | | 115,525 66 |
| Due depositors as follows, viz.: | | |
| Deposits subject to check | $1,792,113 61 | |
| Demand certificates of deposit | 19,008 44 | |
| Certified checks | 31,856 70 | |
| Due trust companies, state and national banks, as per schedule | 32,852 30 | |
| | | 1,875,891 05 |
| Amount due not included under any of the above heads, viz.: | | |
| Bills rediscounted | | 92,470 52 |
| Unpaid dividends | | 148 00 |
| Total | | $2,434,055 23 |

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

WILLIAM A. DARLING, President, and ALBERT H. GALE, Cashier, of the MURRAY HILL BANK, a bank located and doing business at No. 760 Third Avenue, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 13th day of June, 1891, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department, designating Saturday, the 13th day of June, 1891, as the day on which such report shall be made.

WM. A. DARLING, President.
A. H. GALE, Cashier.

Severally subscribed and sworn to by both deponents, the 16th day of June, 1891, before me,

THOMAS DARLING, Notary Public (77),
City and County of New York.


THE MIDDLESEX BANKING COMPANY

MIDDLETOWN CONN.

SUBSCRIBED CAPITAL.......$800,000
PAID-UP CAPITAL.............$600,000

*Offers 6 per cent. Debentures,* secured by deposit of 1st mortgages with the *Union Trust Company of New York.* Amount of issue *limited by Law. Connecticut Trustees, Executors, etc.,* can invest in these bonds.

DULUTH REAL ESTATE

PAYS FROM 25 TO 100 PER CENT.

The city is growing very rapidly, and is fast becoming the manufacturing and jobbing center of the Northwest. MORTGAGE LOANS, 6 per cent., 7 per cent. and 8 per cent., according to the class of property and location. First-class Eastern and Western references.

S. M. CHANDLER, Duluth, Minn.

8% SHORT TIME LOANS.

We have some mortgages running three to twelve months, which we can sell and guarantee at 8 per cent. bank discount.

THE PROVIDENT TRUST COMPANY,
36 Bromfield Street, Boston, Mass.
CHAS. E. GIBSON, President.

SAFE DEPOSIT VAULTS
OF THE NATIONAL PARK BANK
OF NEW YORK.
214 and 216 Broadway.
Entrance through the Bank.


# Commercial.

## THE DRY GOODS TRADE.

PRICE revisions, for which the trade has been waiting for some time, were made during the past week in the shape of reductions of ½ c. per yard in the following 4-4 bleached shirtings: Lonsdale, Blackstone, Hope, Fitchville, Forget-Me-Not, Masonville, New York Mills and Wamsutta, also in Lonsdale cambrics and 7-8 bleached. The decline has not been so great as many buyers were looking forward to, and there are other leading makes in which no change at all has been announced. The result has been a disappointment all round. Agents have not found any marked response in the shape of extended purchases, and buyers have found the market stiffer than they expected. To a great extent it is, in the matter of bleached cottons at any rate, a standoff. Agents, looking at their comparatively moderate stocks, see no necessity to do more than they have done; buyers, looking at the further decline in the price of cotton, hold the opinion that there is no necessity to hurry in their operations and that they will be able to buy their goods when they are prepared to operate for their fall trade at the usual time, just as cheap as they are now. In this connection, however, it may be well for buyers to recollect that the decline in cotton has really had no effect on the prices of such grade, as must be bought for the production of fine yarn shirtings. Manufacturers have had to pay a premium for suitable cotton right along and are still doing so, and that the present prices of cotton goods leaves a very small margin over cost of production. Should the fall demand be at all good, not taking advantage of present value might easily prove an opportunity missed.

Turning to the market generally it was found that buyers were here in moderate numbers only, and that their spot operations were of an indifferent character. Early in the week the excessive heat made them indisposed to exert themselves, while the later change to cold and wet was not favorable to free operations. Mail orders from day to day were of fair extent in the aggregate. Seasonable goods were not taken in other than light quantities, but fall style ginghams and dress goods in all wool and cotton warp varieties were in steady request. Fall prints were also more generally put on the road, altho not yet freely shown on the spot, and the early progress of salesmen was of a satisfactory character. Fall ginghams were steady on the basis of last season's values, and dress goods very firm; but prices have not yet been fixed for fall prints, all transactions so far recorded being on memorandum and subject to opening rates. Reports from the West are encouraging, and collections are in good shape there, but neither reports of trade nor collections are satisfactory from some of the Southern States.

## READING NOTICES.

### TO OUR READERS.

THOUSANDS of the readers of THE INDEPENDENT will change their places of residence during the warm weather, and we beg to say to them that we shall be glad to change the address of THE INDEPENDENT as many times as they desire if they will kindly give us the old and new addresses.

The attention of new readers as well as of our old subscribers is called to the following terms of subscription and club rates.

TERMS OF SUBSCRIPTION.

| | | | |
|---|---|---|---|
| Three months | $ 75 | Six months | $1 50 |
| Four months | 1 00 | One year | 3 00 |

CLUB RATES.

| | |
|---|---|
| Two years to one subscriber | 5 00 |
| One year each to two subscribers | 5 00 |
| Three years to one subscriber | 7 00 |
| Three subscribers one year each | 7 00 |
| Four years to one subscriber | 8 50 |
| Four subscribers one year each | 8 50 |
| Five years to one subscriber | 10 00 |
| Five subscribers one year each | 10 00 |

In clubs of Five or More $2.00 each. Single Copies, 10 cents.

"TRIAL TRIP" one month, 30 cents.

Postal notes, being payable to bearer, are no safer to send through the mail than bank-notes. We cannot be responsible for the loss of any remittance not made in accordance with the directions given on our thirty-first page.

We will be glad to send our clubbing list to any person asking for it. Individuals, schools and reading clubs can be supplied by us with other newspapers and magazines at less cost than they can obtain them direct from the publishers.

All subscriptions to THE INDEPENDENT are stopped at the expiration of the time paid for. In case it is not convenient for a subscriber to remit promptly upon the ex-

piration of his subscription we will take pleasure in continuing the paper upon receiving a postal-card request to that effect.

ATTENTION is called to the advertisement of the Charity Organization Society, which offers to do laundry work for city families who are spending the summer in the country near by New York.

### DULUTH INVESTMENTS.

MR. FRANK I. TEDFORD, of Duluth, Minn., whose advertisement appears in our financial department, has had many years' experience in business in Duluth, Minn., and can place our subscribers in the way of purchasing for investment, lots and improved business property in Duluth and the cities of Superior and West Superior, and also acre property adjoining. There are large tracts of pine and mineral lands in Northern Minnesota, investments in which will undoubtedly reap rich returns. Mr. Tedford will send descriptive circulars and maps to any of our readers upon application.

THE NEW YORK CENTRAL IRON WORKS CO. have just shipped another of their famous Dunning Steam Heating Boilers to Wiesbaden, Germany, where they have been in use for a long time and have given the best of satisfaction. The company anticipate a larger foreign trade than ever this season. The superior merits of their heaters are too well known in this country for special mention. They are also in receipt of an order from Georgia for a large tubular boiler which they expect to ship at an early day. —*Geneva* (N. Y.) *Gazette*, June 5th, 1891.

### TACOMA INVESTMENTS.

MESSRS. MANNING, BOGLE & HAYS, who have had several years' business experience in Tacoma, Washington, guarantee eight per cent. on all money sent them for investment in real estate in Tacoma. They will be glad to furnish our readers any information, together with maps and references, that may be asked for. The shipping interests alone of Tacoma are sufficient to make her a great city, in addition to which she has a very large wholesale trade, and is the terminus of the Northern Pacific Railroad.

### PURE PORT WINE.

WE have in our stock of pure wines for medicinal and communion purposes a few cases of rare port, which is thirty-five years old. Those who require the very best article in a sick room can be supplied, as long as it lasts, at two dollars a bottle, or $24.00 a case of a dozen bottles. Brotherhood Wine Co., 26 Vesey Street, New York.

### CHICAGO REAL ESTATE.

THERE are probably very few cities in the United States where real estate is at present so active as in Chicago. Most excellent investments can be made there in the purchase of real estate, and gilt-edged mortgages on Chicago property can be had which will pay six and seven per cent. per annum.

Messrs. Eggleston, Mallette & Brownell, whose advertisement will be found in our financial columns, will be glad to hear from our readers on this subject.

### SUMMER TOURS TO YELLOWSTONE PARK, PACIFIC COAST AND ALASKA.

For all persons desiring information in regard to these tours, the Northern Pacific Railroad issue handsomely illustrated publications, giving descriptions and containing full particulars relative to rates, routes, tickets, etc., which can be obtained free on application to any general or district passenger agent of the company, or CHAS. S. FEE, G. P. and T. A., St. Paul, Minn.—*Adv.*

### Y. P. S. C. E.

THE Chicago and Northwestern Railway Company calls the attention of the members of the Young People's Society of Christian Endeavor to the unusual facilities offered them by their line in attending the annual Convention to be held in Minneapolis, Minn. The Northwestern runs the finest Vestibuled trains through from Chicago to Minneapolis in 14 hours, furnishing the traveler with every luxury which an equipment of magnificent new sleeping cars and unexcelled dining cars, together with unrivaled track and motive power can provide. Ample accommodations will be provided, and the extremely low rate of one fare for the round trip from Chicago is offered.

The Convention of 1891 promises to be more important and enjoyable than those that have preceded it, and, since the tide of travel to Minneapolis at that time will be very heavy, the advisability of early reservation of sleeping car space is recommended. Accommodations in sleeping cars can be secured upon application by letter or wire, to W. A. Thrall, General Passenger and Ticket Agent, Chicago, who will cheerfully furnish all desired information regarding routes time of trains, etc.

### A CONVERTIBLE INVESTMENT.

THE Kansas National Bank, of Wichita, Kansas, whose advertisement appears in our financial advertising columns, offers their certificates of deposit payable on demand and bearing interest at the rates or four, five, six, seven and eight per cent. if held one, two, three, four and five years respectively. The desirability of taking these certificates is apparent when it is seen that they can be converted into cash at any moment by presenting them at the bank for payment. If held only one year they draw four per cent., but if held for five years at the rate of eight per cent. The Kansas National Bank has a paid-up capital of $250,000, and being a national bank the stockholders are liable for deposits to an amount equal to the stock held by them. Full information regarding these certificates of deposit will be furnished upon application to the Kansas National Bank of Wichita.

### O'NEILL'S.

MESSRS. H. O'NEILL & COMPANY, of Sixth Avenue, 20th to 21st Streets, offer in our advertising columns extraordinary inducements to purchasers in various departments of their great establishment, and call particular attention to the special inducements in their house-furnishing department and the great clearing sale of trimmed and untrimmed straw hats for ladies, misses and children. They are offering ten-inch alligator bags at $2.48, ladies' dress trunks from $3.98 to $10.74, untrimmed straw hats from 15 cents to $1.98, and, in fact, wonderful bargains throughout.

Their store is one of the great attractions of the metropolis, and is crowded from morning till night with purchasers in the various departments. Persons living out of town can secure, by means of correspondence with this firm, as perfect satisfaction in selection and prices as if they were to visit the store in person. Messrs. H. O'Neill & Company's reputation for upright and honorable dealing, for selling goods at the lowest prices and for the general satisfaction given their customers, is well known throughout the length and breadth of the land.


**NOTICE.**

By having your Washing done at the
**PARK AVENUE LAUNDRY**
OF THE
**CHARITY ORGANIZATION SOCIETY**
**588 Park Ave., near 64th St., N. Y.**
You will enable the Society to employ many poor and skillful women. Out-of-town work is solicited.

**NEW ENGLAND MONUMENT CO.**
CEMETERY MEMORIALS IN GRANITE BRONZE AND MARBLE.
1321 Broadway, N. Y. City, opposite Dodge Statue.

**CROUCH & FITZGERALD**

Make the most Reliable
TRUNKS, BAGS & VALISES
14 Cortlandt St., West of Broadway.
556 Broadway, Below Prince St.
723 Sixth Avenue, Below 42d St.
N. B. Light Trunks for Steamer and European travel.

# O'NEILL'S,
**6th AVE., 20th to 21st ST.,**
**NEW YORK.**

## GREAT
# Clearing Sale
**OF**
**Ladies', Misses', and Children's**
# UNTRIMMED STRAW HATS.

**1,500 Dozen Straw Hats, at**
**15c. Each;**
**Formerly 25c. to 98c.**

**1,500 Dozen Straw Hats, at**
**25c. Each;**
**Formerly 75c. to $1.25.**

**1,000 Dozen French Chip Black Flats, at**
**25c. Each;**
**Formerly 98c.**

Ladies' and Misses' Sailor Hats, silk bands, satin lining, all colors, at
**$1.25 to $1.98 Each.**

500 Dozen French Palm Hats, plain or lace brims, black or white, at
**60c., 98c. and $1.25 Each.**

Misses' Outing Caps, in plain and fancy cloths and checked silks, at
**75c. Each;**
**Formerly $148.**

Boys' and Youths' Straw Sailors, silk bands, at
**75c. and 98c. Each.**

We will show in our
# TRIMMED HAT DEPARTMENT
**(ON SECOND FLOOR)**
**An entire new line of Summer Felts in Black, Blue, Brown, Gray, Cardinal, and White.**

# H. O'NEILL & CO.,
**6th AVE., 20th TO 21st ST.**

# O'NEILL'S,
**6th Ave., 20th to 21st St.,**
**NEW YORK.**

**OFFER**
## SPECIAL INDUCEMENTS
**IN THEIR**
## Housefurnishing Dep't
**THIS WEEK.**

10-inch Alligator Bags at
**$2.48 EACH.**

Ladies' Dress Trunks,
**$3.98 to $10.74.**

Steamer Trunks,
**$2.19 to $7.98.**

10-inch Lawn Mowers,
**$3.57.**

Window Screens,
**29c. to 58c.**

**H. O'NEILL & CO.,**
**6th Ave., 20th to 21st St.**

**HOTELS, SUMMER RESORTS, ETC.**

**GRAND UNION HOTEL,**
**SARATOGA SPRINGS,**
WILL OPEN JUNE 26TH.

Having leased the above hotel for a long term, the undersigned has refurnished, decorated and thoroughly renovated it, and perfected its sanitary condition.

JAS. G. B. WOOLWORTH, Prop.

For rates and information apply to Mr. J. P. Caddagan, New York office, Victoria Hotel, 27th Street and 5th Avenue.

Special rates for families during July.

**SARATOGA SPRINGS.**
United States Hotel.
SEASON OF 1891 OPENS JUNE 25TH, AND REMAINS OPEN UNTIL OCTOBER 1ST.
TOMPKINS GAGE & PERRY.

**Union Square Hotel**
UNION SQUARE
CORNER 15TH STREET NEW YORK.
DAM & DeREVERE, Props

**Hotel Brunswick,**
BOSTON,
BARNES & DUNKLEE,
PROPRIETORS.

**HOTEL LINCOLN,**
Broadway and 52d Street. NEW YORK.
SELECT FAMILY HOTEL.
EUROPEAN PLAN.
Rooms en suite with Private Baths.
Single rooms for transient guests with use of Baths.
P. H. McCANN, Proprietor.


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XUM

# Insurance.

## LIFE INSURANCE THE ONLY WAY.

THE American Statistical Association has published an article by Mr. Albert C. Stevens on "The Commercial Death Rate." His conclusions are that of all males personally engaged in business only one in seventeen is either a sole proprietor, a partner, or a chief executive; next, that of the total represented by this one in seventeen the annual number of failures, with liabilities in excess of assets, is equal to one in every ninety-four: that one in every nine or ten engaged in business as above will probably fail annually, without financial loss to others; that, aggregating failures of all kinds, it appears that the number of failures during the last decade equals about one in every 8.2 per year; finally, that it would seem that 80 per cent. of the failures in which liabilities exceed assets are due, primarily, to faults in the person failing.

A considerable experience with statistics has taught us to receive with coldness deductions of a broad and general nature, for those very attractive for their novelty and originality are likely to relate to matters upon which no trustworthy data exist; hence arises the temptation to guess and estimate. The conclusions above stated seem open to some doubt, and we do not know, in particular, where foundation for the last one can be had. What are personal faults which conduce to commercial failures? Faults of omission, or of commission; neglect of business, or extravagant living; over-boldness or over-timidity; ill judgment, want of tact, insufficient foresight, indolence, over-suspicion, over-trustfulness; hasty temper; a wrong choice of business, general lack of capacity for any business—faults are legion, and how is it to be determined whether they have caused failure, and, if so, what ones did the mischief?

However, in general these deductions are doubtless sound, altho we are not willing to indorse them unqualifiedly. What is their application?

Of all males engaged in business, only a small proportion, whether it be one in seventeen or some other number, are working "for themselves." If only one in seventeen can be "his own boss" the great majority must work for wages or for that form of wage-earning which is called being on a salary. It is commonly and very justly counted in favor of working on salary that one thus knows in advance what his income is to be and can regulate his living accordingly; on the other hand, he knows too nearly what it is to be for all his life, for salaries adjust themselves approximately to the line of "a living," and do not provide competencies. Sixteen out of seventeen are precluded from fortune, because they cannot become employers, but must stay employés all their lives; what becomes of the enviable seventeenth man? He is so liable to fail that it is as if his name were put in a lot with eight or nine others on each New Year's Day, with one chance in ten that it will be drawn as the luckless one to go under during the year.

Which of us would not like to attain a successful life like that of the late Charles Pratt, of Brooklyn; successful not only in amassing millions but in putting money to a Christian and satisfactory use? Such a wish is quite honorable, as is the wish to be President—a good President we mean, who puts his country's welfare first, and last, too. There is no statute law in the way of becoming a Pratt, or a President either, unless for a man of foreign birth, there is nothing which can be called a natural law, and yet there is something which, for any particular individual, makes the one about as impossible as the other.

The exceptions are not worth considering, when we compare their number with those under the rule. Wealth is always among the possibilities, and yet the chances of attaining it, for one who has no peculiar equipment or position, and is to be counted as one in the mass, are little better through business than through that special device of the Devil, the lottery. We are doomed, almost as inexorably as we are doomed to walk and not fly, to getting a living while in active service, and then to leaving only what industry and frugality have combined to put by.

Then comes life insurance, with its offer to multiply what they have saved out of current income. It argues that in no event can savings be put to any more fruitful use. It undertakes to so multiply that ten times one shall be something more than ten, at the least, and that one times one shall sometimes be ten or approach ten. The offer is as sound and trustworthy as it is old and threadbare. Yet men continue to cherish that old American dream of becoming head of or partner in a money-making business by the age of thirty or possibly thirty-five, going on as a man of substance and accumulation for ten years more, than retiring at forty-five or fifty with a pile, and enjoying it to seventy-five or eighty. It is still the wish "if I were only in business for myself and independent." Still men look to business success rather than to life insurance as the method of providing for their families. Still solicitors have to use every resource of argument, tact, persistence and downright impudence (if you please) to induce men to adopt the only provision which is effectual and can be trusted as such.

Ought this to be so? What says sober common sense?

## THE CASE OF THE AMERICAN CASUALTY OF MARYLAND.

THE attempt of the American Casualty Company of Baltimore to obtain admission to this State is now closed. Superintendent Maxwell, as will be remembered, refused to admit it, holding, according to the version now given by Superintendent Pierce, "that in a case where many of the stockholders of a foreign corporation are residents of this State, and also where the powers proposed to be exercised are greater than could be obtained in this State under existing laws, its application to do business in this State should be refused." While not passing upon the validity of the first reason, Mr. Pierce writes to the company's secretary, he feels constrained to refuse a license on account of the other reason—that the powers proposed to be exercised are greater than can be obtained here under the laws as they now exist. Admitting that a strict construction would allow him to grant a full license to do various kinds of insurance business, and notwithstanding Mr. Maxwell, in 1886, did admit the Employers' Liability of England to transact all branches of casualty business, and notwithstanding his full conviction that a full license would not be detrimental to the interests of the people of this State, Mr. Pierce has decided to refuse a license on the broad scale, and will issue a license to do one of the following, as soon as the company makes its elections: Casualty insurance as to persons, fidelity, plate glass, steam boilers, burglary and theft.

The American's President, as he must choose one branch, prefers, and has chosen, the steam-boiler branch; but he does not propose to submit, according to his counsel, who says a resort to the courts will be taken as soon as the papers can be prepared; he objects strenuously to what he calls Mr. Maxwell's position (by which he says Mr. Pierce seems to consider himself bound) that the company's application should be refused because, altho a Maryland corporation, its capital is mostly drawn from this State. The point of this ground of rejection plainly is that if citizens of New York could take stock in a company chartered in another State and then obtain license to do here a business broader than is now permitted to home companies the law would be defeated by indirection and an unfair discrimination practiced.

Given a capital large enough to serve as a blanket for "blanket" business, the practical question remains whether such varied forms of insurance as specified above, altho they may be held as coming under the general head of happenings, can be transacted successfully and well by one set of officers, in one office. If it is agreed that they probably cannot be, it is not for the public interest to have the attempt made by anybody; then comes the reminder that one company has been chartered, and another has been admitted and licensed, to do such business. The special charter of the former is a genuine monopoly, authorizing one to do certain sorts of trade and forbidding them to everybody else; and monopolies are always hated.

Perhaps Superintendent Pierce has for the moment forgotten that he is a lawyer, and that a lawyer should know the inexpediency of giving reasons when the power granted is discretionary. The law empowers him to refuse applications for admission whenever he thinks it best for the public interest to do so. We do not perceive that he is open to any demand for reasons; he may say: "I do not think it best to grant a license, and so I refuse." If he need not state his reasons, their sufficiency cannot be put in question; but when he voluntarily says he is *not* concerned for the public interest and does not think any harm could be done by the admission, but feels bound by what we may call the net average purport of all the statutes, he comes out from behind the bulwark of his broad discretion and makes himself a fair target for criticism. If he is wrong, the fault is in his reasons, not in his decision; and we shall be glad to have the subject carried to the courts, because we like to see all matters of disagreement taken amicably thither. The attempt of the American, however, to obtain entry into Connecticut, despite the Commissioner's refusal, has ended adversely to it, a writ of mandamus having been refused. The Supreme Court of that State says that the principle set forth in a number of authorities cited is that a writ may issue where the duty, whose performance the court is asked to thus enforce, is purely ministerial and in respect to which the officer has no discretion whatever; moreover, that the right of the party applying for the writ is clear and he has no adequate remedy. On the contrary, the writ will not issue where its effect would be to direct or control an executive in the discharge of an executive duty involving the exercise of discretion or judgment. Says the decision:

"If it is the duty of the defendant to admit, or not to admit, the plaintiff to do business in this State, according to the interpretation to be put on the insurance statutes, then the admitting or refusing to admit involves the exercise of discretion and judgment.

"If the court was of the opinion that the defendant's construction of the insurance statutes was an incorrect one, it could not interfere by way of mandamus. That would be to substitute the judgment of the court for the judgment of the officer appointed by law, and would in effect make the court the insurance commissioner instead of the defendant.

"If a suit should come before this court which involved the construction of any of these laws, the court certainly would not be bound to adopt the construction given by the head of a department. And if they supposed his decisions to be wrong, they would, of course, so pronounce in their judgment. But their judgment upon the construction of a law must be given in a case in which they have jurisdiction, and in which it is their duty to interpret the act, in order to ascertain the right of the parties in the cause before them. The court could not entertain an appeal from the decision of one of the secretaries, nor revise his judgment in any case where the law authorizes him to exercise his discretion or judgment. Nor can it by mandamus act directly upon the officer, and guide and control his judgment or discretion in the matter committed to his care in the ordinary discharge of his official duties."

Meanwhile, in passing, we note in the London *Insurance Journal* the organization of the United Kingdom Mercantile and Industrial Accident Association, Limited. The stated object is to carry on a blanket business under this blanket title. First, it is "to carry on the business of fire insurance in all its branches in the United Kingdom and elsewhere." Second, it is to carry on, also all over the world, "the business, in all its branches, of insurance against loss of all kinds arising from any contingency whatsoever," life and marine excepted, and in particular are mentioned ordinary hazards to the person; hazards by accident to real or personal property; fidelity; insurance of employers against "injury, damage or loss occurring to or caused by agents, servants," etc., to accept or effect re-insurances. Here is breadth, indeed.

## THE NEW YORK LIFE INSURANCE COMPANY.

IN our last issue we gave a statement of the robbery of the New York Life Insurance Company by one Merzberger, one of the managers of the South American branch of the Company. The original loss was $372,000, of which about $50,000 has since been reimbursed to the Company through commissions on renewals. Since our last writing no new facts have been brought to light, altho some of the New York daily papers have exercised their "journalistic" proclivities to the fullest extent in making damaging suppositions and surmises having no foundation in fact. It has been stated that the officers of the New York Life will have an examination of the Company made by the State Insurance Department. As this examination will require from four to six months, the probabilities are that the loss to the Company will be very largely reduced by the time the report is made public. There is not the slightest occasion for any alarm or uneasiness by any policy holder of the New York Life Insurance Company, and we believe that the result of the examination will be highly creditable to the management of the Company.


INSURANCE.

**STATE MUTUAL**
**Life Assurance Company of Worcester, Mass.**
**A. G. BULLOCK, President.**
January 1st, 1891.

ASSETS ..... $6,396,572 16
LIABILITIES ..... 5,490,314 42
SURPLUS (Mass. Standard) ..... $906,257 74

Cash surrender values stated in every policy, and guaranteed by the Massachusetts Non-Forfeiture law.

NEW YORK OFFICE, 189 Broadway.
C. W. ANDERSON, Gen. Ag't.

1851. THE 1891.
**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY**
OF SPRINGFIELD, MASS.
**40 Years of Succesful Experience**
PURELY MUTUAL.
Every policy-holder a stockholder and entitled to participate in distributions of surplus.
The Mass. non-forfeiture applies to all policies, and contains the most liberal features ever before offered. Examine its merits before insuring your life.
**ACTIVE AGENTS WANTED.**
M. V. B. EDGERLY, President.
HENRY S. LEE, Vice-President.
JOHN A. HALL, Secretary.

**CONTINENTAL INSURANCE CO.**
OF NEW YORK CITY.

Extract from Statement made January 1st, 1891.

| | |
|---|---|
| Cash Capital | $1,000,000 00 |
| Reserve for Insurance in force, etc | 2,985,328 79 |
| Net Surplus | 1,602,620 05 |
| Policy-holders' Surplus | 2,602,620 05 |
| Gross Assets | 5,587,948 84 |

SAFETY FUND POLICIES ISSUED.
F. C. MOORE, President.
CYRUS PECK, Vice-President and Secretary.
HENRY EVANS, 2nd Vice-President and Secretary A. D.
EDWARD LANNING, WM. A. HOLMAN, } Ass't Sec'ys.
MAIN OFFICE:
100 Broadway, New York.
C. H. DUTCHER, Secretary Brooklyn Department. Court and Montague Streets, Brooklyn, N. Y.
J. J McDONALD, Manager Western Department, Chicago, Ill.
R. J. TAYLOR, General Adjuster.
GEO. E KLINE, Assistant to General Manager.
D. B. WILSON, Manager Pacific Coast Department, San Francisco, Cal.
RESPONSIBLE AGENTS WANTED.

OFFICE OF THE
**ATLANTIC MUTUAL INSURANCE COMPANY**

NEW YORK, January 21st, 1891.

*The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st of December, 1890.*

| | | |
|---|---|---|
| Premiums on Marine Risks from 1st January, 1890, to 31st December, 1890 | | $3,829,331 19 |
| Premiums on Policies not marked off 1st January, 1890 | | 1,357,821 14 |
| Total Marine Premiums | | $5,187,152 33 |
| Premiums marked off from 1st January, 1890, to 31st December, 1890 | | $3,792,974 46 |
| Losses paid during the same period | $1,423,467 21 | |
| Returns of Premiums and Expenses | $755,158 86 | |
| The Company has the following Assets, viz.: | | |
| United States and State of New York Stock, City, Bank and other Stocks | | $7,599,315 0 |
| Loans secured by Stocks and otherwise | | 2,206,000 00 |
| Real Estate and Claims due the Company, estimated at | | 1,118,562 11 |
| Premium Notes and Bills Receivable | | 1,345,029 39 |
| Cash in Bank | | 198,428 18 |
| Amount | | $12,527,334 68 |

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof or their legal representatives on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1886 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled.

A dividend of Forty per cent. is declared on the net earned premiums of the Company for the year ending 31st December, 1890, for which certificates will be issued on and after Tuesday, the Fifth of May next.

By order of the Board,
J. H. CHAPMAN, Secretary.

TRUSTEES:

| | |
|---|---|
| J. D. JONES, | JAMES G. DE FOREST, |
| W. H. H. MOORE, | CHAS. D. LEVERICH, |
| A. A. RAVEN, | N. DENTON SMITH, |
| JOSEPH H. CHAPMAN | EDW. FLOYD-JONES, |
| JAMES LOW, | GEORGE H. MACY, |
| WM. STURGIS, | LAWRENCE TURNURE. |
| BENJAMIN H. FIELD, | WALDRON P. BROWN, |
| WILLIAM DEGROOT, | ISAAC BELL, |
| WILLIAM B. WEBB, | THOMAS MAITLAND, |
| HORACE GRAY, | ANSON W. HARD, |
| WILLIAM E. DODGE, | LEONARD N. LOVELL, |
| JOHN L. RIKER, | GEORGE L. NICHOLS, |
| GEORGE BLISS, | GUSTAV AMSINCK, |
| C. A. HAND, | WILLIAM G. BOULTON, |
| JOHN D HEWLETT, | RUSSELL H. HOADLEY |
| CHARLES P. BURDETT, | JOSEPH AGOSTINI, |
| HENRY E HAWLEY, | GEORGE W. CAMPBELL. |
| CHAS. H. MARSHALL, | VERNON H. BROWN, |
| | CHRISTIAN DE THOMSON. |

JOHN D. JONES, President.
W. H. H. MOORE, Vice-President.
A. A. RAVEN 2d Vice-President


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## *FORTY-SIXTH ANNUAL REPORT*

OF THE

# New York Life
# INSURANCE CO.

**OFFICE: NOS. 346 AND 348 BROADWAY, NEW YORK.**

## JANUARY 1st, 1891.

**Amount of Net Assets, January 1st, 1890.....$101,027,322 46**
Less Contingent Sinking Fund (reduced value in securities December 31st).... 568,525 11
**$100,458,797 35**

## *REVENUE ACCOUNT.*

| | | |
|---|---|---|
| Premiums | $32,863,854 71 | |
| Less deferred premiums, January 1st, 1890 | 1,635,645 37 | $27,228,209 34 |
| Interest and rents, etc. | 5,371,235 38 | |
| Less Interest accrued January 1st, 1890 | 441,344 64 | 4,929,890 74 — $32,158,100 |
| | | **$132,61[illegible],897 43** |

## *DISBURSEMENT ACCOUNT.*

| | | |
|---|---|---|
| Losses by death, and Endowments matured and discounted (including reversionary additions to same) | $7,078 272 48 | |
| Dividends (including mortuary dividends), annuities, and purchased insurances. | 6,201,271 54 | |
| Total paid Policy-holders | $13,279,544 02 | |
| Taxes and re-insurances | 240,257 97 | |
| Commissions (including advanced and commuted commissions), brokerages, agency expenses, physicians' fees, etc. | 5,400,061 19 | |
| Office and law expenses, rentals, salaries, advertising, printing, etc. | 1,062,662 86 | $20,052,526 04 |
| | | **$112,564,371 39** |

## *ASSETS.*

| | |
|---|---|
| Cash on deposit, on hand, and in transit | $6,248,924 |
| United States Bonds and other bonds, stocks, and securities (market value, $67,750,984 74) | 63,867,546 |
| Real Estate | 14,341,517 |
| Bonds and Mortgages, first lien on real estate (buildings thereon insured for $15,000,000 and the policies assigned to the Company as additional collateral security) | 19,446,083 12 |
| Temporary Loans (market value of securities held as collateral, $5,391,511) | 4,168,400 00 |
| *Loans on existing policies (the Reserve on these policies included in Liabilities, amounts to over $2,000,000) | 451,108 71 |
| *Quarterly and semi-annual premiums on existing policies, due subsequent to Jan. 1st, 1891 | 1,858,327 00 |
| *Premiums on existing policies in course of transmission and collection. (The reserve on these policies, included in liabilities, is estimated at $1,000,000) | 1,421,828 15 |
| Agency balances | 195,812 91 |
| Accrued interest on investments, January 1st, 1891 | 474,823 52 — $112,564,371 |
| **Market value of securities over cost value on Company's books** | **3,383,438 58** |

* A detailed schedule of these items will accompany the usual annual report filed with the Insurance Department of the State of New York.

**TOTAL ASSETS, January 1st, 1891.... $115,947,809 97**

**Appropriated as follows:**

| | |
|---|---|
| Approved losses in course of payment | $613,040 54 |
| Reported losses awaiting proof, etc. | 364,562 44 |
| Matured endowments, due and unpaid (claims not presented) | 39,889 77 |
| Annuities due and unpaid (claims not presented) | 22,901 83 |
| Reserved for re-insurance on existing policies (Actuaries' table 4 per cent. interest) | 99,954,304 00 |
| Reserved for premiums paid in advance | 54,660 53 |
| | **$101,049,359 11** |

**Surplus, Company's Standard..... $14,898,450 86**

**Consisting of**

| | |
|---|---|
| Estimated contingent Tontine Surplus Fund | $8,670,539 50 |
| Estimated General Surplus | 6,227,911 36 |

From the undivided surplus, as above, the Board of Trustees have declared a Reversionary dividend to participating policies in proportion to their contribution to surplus, available on settlement of next annual premium.

### GROWTH OF THE COMPANY DURING THE PAST DECADE.

| NEW INSURANCE ISSUED. | | INSURANCE IN FORCE. | | ASSETS. | | ANNUAL INCOME. | |
|---|---|---|---|---|---|---|---|
| In the year 1880 | $22,229,979 | Jan 1, 1881 | $135,726,916 | Jan. 1, 1881 | $47,183,934 | 1880 | $3 964,719 |
| In the year 1885 | 68,521,452 | Jan. 1, 1886 | 259 671,500 | Jan. 1, 1886 | 66,164,321 | 1885 | 16 121,172 |
| In the year 1890 | 159,576,065 | Jan. 1, 1891 | 569,338,726 | Jan. 1, 1891 | 115,947,810 | 1890 | 32,158,100 |

**Number of policies issued during the year, 45,754.**

**New Insurance $159,576,065.**

**Total number of policies in force Jan. 1st, 1891, 173,469.**

**Amount at risk, $569,338,726**

## TRUSTEES:

| | | |
|---|---|---|
| WM. H. APPLETON, | ALEX. STUDWELL, | JOHN N. STEARNS, |
| WILLIAM H. BEERS, | WALTER H. LEWIS, | WM. L. STRONG, |
| WILLIAM A. BOOTH, | EDWARD MARTIN, | W. F. BUCKLEY |
| HENRY BOWERS, | RICHARD MÜSER, | HENRY TUCK, |
| JOHN CLAFLIN, | C. C. BALDWIN. | A. H. WELCH, |
| ROBERT B. COLLINS, | EDWARD N. GIBBS, | L. L. WHITE. |
| H. C. MORTIMER, | W. B. HORNBLOWER, | |

**WM. H. BEERS, President.**

HENRY TUCK, Vice-President.

ARCHIBALD H. WELCH Second Vice-President.

RUFUS W. WEEKS, Actuary.

**THEODORE M. BANTA, Cashier.**

**A. HUNTINGTON, M. D., Medical Director.**

# THE MUTUAL
# LIFE INSURANCE COMPANY OF NEW YORK

RICHARD A. McCURDY, PRESIDENT,

## Statement for the year ending December 31st, 1890.

| | | |
|---|---|---|
| **Assets** | | **$147,154,961 20** |
| **Reserve on Policies at 4%** | | **$136,668,368 00** |
| **Liabilities other than Reserve** | | **505,359 82** |
| **Surplus** | | **9,981,233 38** |
| **Receipts from all sources** | | **34,978,778 69** |
| **Payments to Policy-Holders** | | **16,973,200 05** |
| **Risks assumed** | **49,188 policies,** | **160,985,985 58** |
| **Risks in force** | **206,055 policies,** | **638,226,865 24** |

**THE ASSETS ARE INVESTED AS FOLLOWS:**

| | |
|---|---|
| **Real Estate and Bond & Mortgage Loans** | **$76,529,231 72** |
| **United States Bonds and other Securities** | **51,311,631 54** |
| **Loans on Collateral Securities** | **8,624,400 00** |
| **Cash in Banks and Trust Companies at interest** | **3,556,441 59** |
| **Interest accrued, Premiums deferred, etc.** | **7,133,256 35** |
| | **$147,154,961 20** |

I have carefully examined the foregoing statement and find the same to be correct.
A. N. WATERHOUSE, Auditor.

From the Surplus above stated a dividend will be apportioned as usual.

**The business for 1890 shows INCREASE over that of 1889, as follows:**

| | | |
|---|---|---|
| **In Assets** | | **$10,753,633 18** |
| **In Reserve on Policies and Surplus** | | **10,554,091 94** |
| **In Receipts** | | **3,859,759 07** |
| **In Payments to Policy-holders** | | **1,772,591 67** |
| **In Risks assumed** | **4,611 policies,** | **9,383,502 21** |
| **In Risks in force** | **23,745 policies,** | **72,276,931 32** |

| Year. | Risks Assumed. | Risks Outstanding. | Payments to Policy-Holders. | Receipts. | Assets. |
|---|---|---|---|---|---|
| 1884... | $34,681,420... | $351,789,285... | $13,923,062 19... | $19,095,318 41.. | $103,876,178 51 |
| 1885... | 46,507,139... | 368,981,441... | 14,402,049 90... | 20,214,954 28.. | 108,908,967 51 |
| 1886... | 56,832,719... | 393,809,203... | 13,129,103 74... | 21,137,176 67.. | 114,181,963 24 |
| 1887... | 69,457,468... | 427,628,933... | 14,128,423 60... | 23,119 922 46.. | 118,806,851 88 |
| 1888... | 103,214,261... | 482,125,184... | 14,727,550 22... | 26,215,932 52.. | 126,082,153 56 |
| 1889... | 151,602,483... | 565,949,934... | 15,200,608 38... | 31,119,019 62.. | 136,401,328 02 |
| 1890... | 160,985,986... | 638,226,865... | 16,973,200 05... | 34,978,778 69.. | 147,154,961 20 |

New York, January 28th, 1891.

### BOARD OF TRUSTEES.

| | | | |
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# THE BERKSHIRE
## Life Insurance Company
**OF PITTSFIELD, MASS.,**

issues all approved forms of Life and Endowment Policies subject to the non-forfeiture laws of Massachusetts.

**NEW YORK, 271 Broadway.**
**PHILADELPHIA, 512 Walnut Street.**
**BOSTON 40 Water Street.**

**1850. 1891.**

# THE UNITED STATES
## Life Insurance Co.,
**IN THE CITY OF NEW YORK.**

| | 1888. | 1889. | 1890. |
|---|---|---|---|
| New Insurance written | $6,335,665 50 | $8,463,625 00 | $11,955,157 00 |
| Total amount Insurance in force Dec. 31st | 25,455,249 00 | 29,469,590 00 | 35,396,462 50 |

**GEO. H. BURFORD, President.**

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The two most popular plans of LIFE INSURANCE are the CONTINUABLE TERM POLICY which gives to the insured the greatest possible amount of indemnity in the event of death, at the lowest possible present cash outlay; and the GUARANTEED INCOME POLICY which embraces every valuable feature of investment insurance, and which in the event of adversity overtaking the insured may be used as COLLATERAL SECURITY FOR A LOAN to the extent of the full legal reserve value thereof in accordance with the terms and conditions of these policies.

**GOOD AGENTS,** desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.

# THE AMERICAN FIRE INSURANCE CO., Philadelphia.

EIGHTY-FIRST ANNUAL STATEMENT.

| | |
|---|---|
| Cash capital | $500,000 00 |
| Reserve for reinsurance and all other claims | 904,685 25 |
| Surplus over all Liabilities | 455,708 32 |
| TOTAL ASSETS January 1st, 1891 | $2,860,394 07 |

**THOMAS H. MONTGOMERY,** *President.*

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# New England Mutual
## LIFE INSURANCE COMPANY.
Post-Office Square, Boston, Mass.

| | |
|---|---|
| ASSETS, Dec. 31st, 1890 | $21,102,654 30 |
| LIABILITIES | 19,072,124 16 |
| | $2,030,530 14 |

**LIFE RATE ENDOWMENT** policies are issued at the old life rate premium.
**Annual Cash** distributions are paid upon all policies.
Every policy has indorsed thereon the cash surrender and paid-up insurance values to which the insured is entitled by the Massachusetts Statute.
Pamphlets, rates and values for any age sent on application to the Company's Office.

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Any subscriber of THE INDEPENDENT who would like to have a specimen copy of the paper sent to a friend can be accommodated by sending us, on a postal card, the name and address to which he would like the paper sent.

# Old and Young.

## MY NAMESAKE.

BY CHARLES FOLLEN LEE.

I.

HAD Raphael seen a face
Like this I inly trace—
Full browed and sweet, with lily-lustrous skin,
Fond, rosy lips, and dainty, dimpled chin,
And large and soulful eyes,
Gazing in soft surprise
At all they saw in this strange world of ours—
So fair a cherub then
He straight had limned, that men
Had said: "This passes art;
Earth hath no counterpart;
The master had communion with angelic powers."

II.

A glory, all too bright
To shine on mortal sight,
Save through the veil of matter, gildeth earth:
In Uncreated Glory it hath birth,
And cometh us to cheer,
Saying: "Beyond, not here,
O pilgrim soul, thy native country lies."
It gloweth near and far,
In dewdrop and in star,
But in a beauteous child,
By sin still undefiled,
More purely than in aught beneath the kindly skies.

III.

Why doubt that God is love,
When daily from above
These little messengers to earth descend,
To tell us He who made us is our Friend?
And when brief is their stay,
Why count it wrong that they,
Like rested birds, again should take to flight?
Their mission done, 'tis time
They sought a gladder clime;
Others their presence need,
And so away they speed,
To do God's bidding in the realms of endless light.

IV.

Proud was I of the boy;
My heart leaped up for joy,
When first I scanned his goodly face and frame,
To think that one like him should bear my name.
The prophecy he seemed
Of all my youth had dreamed,
Destined a nobler manhood to attain,
And win those hights at length
That mocked my feebler strength.
Ah me! Ere he could wis
The meaning of my kiss,
He vanished from my sight; and all had been in vain.

V.

All vain? Did he not live?
O Lord, my plaint forgive,
I would not raze his image from my heart,
Tho grief and I might now forever part.
I've held him to my breast;
His tender cheek I've pressed;
I have embraced him in my inmost soul;
And that will ever be
A pleasing thought to me—
A dear, restoring thought,
With healing virtue fraught,
And heavenly power to guide, admonish and control.

VI.

All vain? Does he not live?
Yes, gracious Lord, forgive
My momentary plaint. He still is mine,
And ever will be, since he still is Thine.
In faith I lift mine eyes,
And lo! in Paradise,
Lapped in perennial June, I see the boy.
Forms radiantly fair
Move round about him there;
And as a mellow haze
Infolds him from my gaze,
Through all my being flows a calm, dissolving joy.

CHARLESTOWN, MASS.

## THE VARILLOS DIAMONDS.

### A STORY OF HYPNOTISM.

BY A. C. TOWNSEND.

I.

ONE afternoon between four and five o'clock, the cosy boudoir of a well-located house in New York, was occupied by wo persons—Madame Varillos, its owner, nd her visitor, Paul Methuen. For personal description—*place aux dames.*

Madame Varillos is an exceptionally handsome woman, still on the right side of thirty-five. In spite of her foreign sounding name it is clear at the first glance that she is of American or English birth, and to the former nationality she actually belongs. Her complexion is fair, a perfectly featured face and large bluish gray eyes, being framed by a wealth of golden-colored hair; her figure, that of a woman of rather more than the medium hight, is still perfect in its symmetry, tho verging slightly toward the plumpness and maturity of the *trentaine.* Her every pose and expression denote the woman to whom care or anxiety are strangers, one for whom wealth with all its comforts has always been an accustomed condition and who, tho practically alone in the world, is fully able to appreciate and enjoy the many good things of this life.

Madame Varillos is a widow, the relict of an absurdly wealthy South American planter, to whom she was married when quite a girl, more to please her parents than to gratify any love or passion of her own. With him she lived for over a dozen years, in perfect happiness and content, and, at his death, found herself the sole possessor of the Varillos estates and their enormous wealth. Not the least item of the legacy was the famous collection of diamonds and other gems, a collection comprising a fortune in itself and of almost unequaled beauty even in these latter days.

Shortly after her husband's death Madame Varillos migrated from her tropical home to her own native State, taking up her residence in the house, her personal property, into which we have already gained an introduction.

In disposition, the fortunate widow is of perfect temper and amiability, easily pleased, but by no means so easily flattered. If she harbors any idea of re-entering the marital ranks, it is safe to say that, so far, no single one of her many suitors has made the least impression upon that suppositionally pregnable fortress—her widow's heart. A woman of somewhat changeable moods and fancies, she is wont, from time to time, to devote her mind and leisure moments to the study of some one of the more interesting subjects of the passing hour. At present her attention is engrossed by the much discussed science or charlatanry—as the case may be—of hypnotism. It is this whim on her part which has brought about a certain intimacy between herself and her present visitor, who, in his turn, is now entitled to a few words of introduction.

Paul Methuen is a man of short stature and somewhat slim figure; his dark, bushy hair surmounts a pale, smooth-shaven face, which has for its most striking feature a pair of large, black, piercing eyes. Perhaps it is to these latter that he owes much of his reputation as mesmerist, hypnotist—what you will—and there can be no doubt that, even to a superficial or skeptic observer, his eyes contain some uncanny and strange influence.

Of Methuen's antecedents little or nothing is known. He is one of the band of mysterious specialists who periodically appear above the horizon of a city like New York; the apostles of some strange and novel creed, coming, Heaven knows whence, living, Heaven only knows how, and ultimately, when the craze for their especial cult has subsided, disappearing as mysteriously as they arose.

It is through the introduction of a friend—also a captive for the time being to the fascination of the new science—that Madame Varillos has met and become in a measure familiar with one who professes to contain within himself the strange influence and power of hypnotism. Great as the widow's interest in the subject and all appertaining to it is, it is not entirely through her own enthusiasm that the intimacy between them has advanced so far. Methuen, himself, almost from their first meeting, has singled her out for his especial attention. Always ready to attend the receptions and gatherings formed in his honor, and there to propound his theories anent the latest and most abstruse of "isms," he has, nevertheless, shown a marked and open preference for the society of Madame Varillos, and, during his frequent visits, has labored indefatigably upon a lucid explanation of his experiences and belief. On no occasion as yet, however, has he let fall the slightest wish or suggestion to attempt the exercise of his innate influence with her as subject. Even at this moment, when carried on in the utmost privacy, their conversation is of a general order, and, strangely enough, has turned upon the widow's own affairs.

An accident has brought this about.

Lying upon the small writing table close to her chair is an open letter. It is a communication from one of the large safe deposit companies in New York, and refers, in a business way, to a small private safe which she has rented in the cellars of this particular establishment. Apologizing to her visitor for reading the letter in his presence, she has merely glanced through it, and then thrown it aside.

The interruption, however, has given Methuen his opportunity, and by a series of adroitly put, tho careless seeming questions, he has drawn from her a fact that he has long been striving to ascertain—that nearly the whole of her famous diamonds, as well as certain documents and bonds of extreme value, are stored within the vault.

Were Madame Varillos at this moment looking into his face, she could not fail to observe a strange and sudden gleam in those dark, mysterious eyes. She, however, is more intent upon a description of certain antique gems which are among her carefully guarded jewelry, and which she seems to value more highly than most of her priceless diamonds.

A newspaper is lying upon the small sofa where Methuen sits. He carelessly picks it up, and glances in an absent way down its columns, letting it be seen that his attention is still devoted to his hostess' words! His eye at last catches what it has been seeking for; the shipping list, and he reads,

"Due to sail to-morrow—Wednesday, Steamer Teutonic—for Queenstown—at 12 noon."

He lays down the paper and, abruptly rising from the sofa, seats himself in a chair immediately facing his hostess.

"Madame Varillos," he says, "grant me your attention. I have something of importance to say to you."

With a slight expression of astonishment, she raises herself to a more erect position in her chair, turns her face directly toward his, and meets the full stare of those glittering, fathomless eyes.

A slight tremor passes through her and her face grows visibly pale, but her gaze is not withdrawn. For some moments not a word is said; the silence in the little boudoir is only broken by the ticking of a little fancy clock.

With his eyes still holding her in thralldom, Methuen slowly raises his two hands, holding them between his own face and that of his victim in the chair. He moves them gently to and fro for a full minute, half whispering once or twice the word, "Sleep!" until at last he sees the widow's eyelids droop and close, her lips lose all rigidity and slightly open, and her body fall listlessly against the chair's support.

For another interval he continues the rhythmic movement of his hands, never for one instant withdrawing his eyes from the white face. Then, at last, he speaks:

"Madame Varillos, are you asleep?"

No answer.

In a louder tone: "Are you asleep, I say?"

"Yes," comes from the pale lips.

"Can you distinguish what I say?"

"I can."

"Tell me about your jewelry and papers, lying in the vault. In what are they contained?"

"In a small iron box."

"What is the number of the vault in which it is stored?"

"One thousand and seven."

"And the key to the vault?"

"Here, in my writing-desk."

"Give it to me."

Mechanically she turns in her chair, opens a secret drawer in the desk beside her, and takes out a key which, with rigid arm, she hands to Methuen.

"If any one but yourself is to obtain admittance to your private vault, what procedure is necessary?"

They must have a written order from myself to the manager of the company, bearing on its face a secret code known only to him and to myself."

"Write out such an order. Here is paper and pen. If particulars are necessary, state that Mr. Carvalho, one of the executors of your late husband's estate, wishes, with your consent, to obtain access to the vault at half-past eleven to-morrow morning. Now write!"

Again she turns to the desk and, taking up the pen, writes laboriously and slowly, but legibly and in her natural hand. Having written the last word, she takes up blotting-paper to dry the ink; but the wily Methuen is on the alert and snatches it from her hand, as she again falls back into her chair. Having dried the paper at the open fire, he folds it in two and thrusts it in an inner pocket. Then having carefully arranged the pens and paper on the writing desk in their former places and seen that the secret drawer is firmly closed, he once more seats himself upon the sofa.

Raising one hand before the sleeper's face, he makes a rapid movement, exclaims in a sharp, decisive tone: "Awake!" and even as the word leaves his lips, has again picked up the newspaper and is scanning its contents.

As her eyes open, Madame Varillos raises herself with a little start and stares around her, as if awakening from a strange dream.

"So you see, Madame Varillos," breaks in Methuen's voice, "judging from the article I have just read to you, this paper, at least, is not altogether skeptical. But now," laying down the sheet, "with your permission, I will take my leave. I must endeavor on my homeward way to pay my respects to our friend Mrs. ——, and I see it is already nearly five o'clock.

Without allowing his now thoroughly awakened hostess time to frame an apology for what she considees her sudden and unaccountable sleep or absent-mindedness. the apostle of hypnotism hastens from the room and house.

With a little smile, whether at her own remissness or the impetuous leave-taking of her visitor, it is impossible to say, Madame Varillos sinks into an easy chair, and, taking up a novel, is soon lost in its contents.

As for Methuen, for reasons best known to himself, his promised call upon their mutual friend is not made or, in any case, is delayed. As he gains the street he hails a passing hansom, is driven at topmost speed to the shipping office in the lower part of the city, and within a few minutes has booked and paid for a passage for himself by the next day's steamer, under the prosaic but sheltering name of "Mr. Smith."

II.

At the very moment, on the following day that the hands of the large clock in the central hall of the —— Safe Deposit Company pointed to the half-hour after eleven, a cab drove up to the door of the massive stone building. From it there stepped a man, evidently of foreign birth, of dark complexion, with long, flowing black hair, his face almost covered by a thick beard, mustache, and heavy eyebrows. Entering the main office he inquired for the Manager, into whose office he was ushered after a moment's delay. Tho speaking English with a foreign accent and an evident effort, his manner was perfectly cool and collected as he explained the business upon which he had come and his wish to gain admittance to his client, Madame Varillos's private safe. Producing the necessary order he laid it upon the desk in front of the official and left it to substantiate his request. The Manager carefully examined the communication, verified, so far as could be seen, a portion of its contents by reference to a small private ledger, and then, after one short, searching glance at his visitor, touched a small bell which lay in front of him.

"Mr. Parker," he said to the clerk who answered the summons, "will you take

this gentleman to Madame Varillos's safe. I presume Mr."—glancing at the written order—"Mr. Carvalho, you know the number."

"I do, sir. One thousand and seven. I have also the key."

"That is right," said the Manager. Mr. Parker will attend to you. Good-day, sir," and the stranger and clerk left the room.

After traversing a short subterranean passage, the door of the main vault was opened to them by an attendant in charge. Walking slightly in advance the clerk led the way to the spot where, on one of the small iron lockers, the figures 1007 were painted.

"This is the Varillos safe, sir."

"I thank you. That is all I require."

The clerk walked away and returned to the upper floor, while the stranger, with shaking fingers in spite of his effort to remain calm, proceeded to open the door of the small safe.

It was done. In another moment he had grasped the handle of an iron strong-box, removed it from its resting place, and slammed to the numbered door.

At last he held the treasure in his hands; a treasure large enough to make him rich for the balance of his life, and of which he had been dreaming for days and nights together.

The thought flashed through his mind: "The diamonds alone are worth hundreds of thousands, let alone the bonds and securities which I know are nearly all negotiable. Aha! Madame, that short sleep was an expensive one!"

Nerving himself, he scaled the broad steps leading to the office, bowed carelessly to the uniformed keeper at the door, and in another moment was in the open air with the Varillos diamonds underneath his arm.

Entering the cab he ordered the man to drive to the —— Hotel, and there dismissed him. Once inside the hotel, he rapidly passed through the corridor, made his exit by a side door, hailed another cab and was on his way toward the wharf from which, within a few minutes' time, the great Atlantic liner would sail. Such baggage as was absolutely necessary, he had already sent down to the steamer and now, on reaching the dock, had nothing more to do than walk aboard; nothing, but to safely guard the widow's strong-box.

All was bustle and confusion on board. The last bell warning visitors to leave had already rung, and the late-coming passenger had no little difficulty in pushing his way toward the staircase leading to his stateroom.

At last he gained the longed-for haven—a haven in which he could count upon absolute privacy, for he had had the foresight, when booking his passage to engage the entire room.

Still grasping the precious box, he locked and bolted the cabin door and then, with almost a sob of relief, flung his burden upon the velvet-covered couch.

He looked at his watch; it wanted but three minutes to the hour of noon. "A very good half-hour's work," he muttered, and then sat down in feverish impatience for the steamer to leave the wharf. Until then he was determined to abstain from examining his spoil.

Would the ship never move! Surely something special must have happened to detain her! The Police! Every footstep hurrying past his cabin caused him a horrible sensation of nervous fear. He could almost fancy the hands of his watch had stopped, so slowly did they move.

At last! at last! the hoarse bellow of the steam-whistle, and looking through the porthole he could see that the vessel was moving slowly, slowly from the pier; the moment for realization had come! Snatching up a valise, he unlocked it with fingers still trembling, and taking out a strong, steel chisel, prepared for his onslaught on the box. "And to think," he said, between his teeth, as he wrenched the lock, "that apart from what you contain, I have barely twenty dollars in the world!"

The lock soon gave, and the box was open. Inside lay a leather jewel-case, of exceptionally large size. Even in his frantic haste and excitement he could notice the initials of its late owner, stamped in plain, gilt letters, R. V.—Rosalie Varillos! Touching the spring he opened the case. On the topmost tray lay an envelop with some superscription which he did not even glance at. Throwing the letter aside, he raised the tray. There was nothing underneath it but the velvet surface of its under neighbor. He lifted that—nothing underneath! The next—nothing. The jewel-case was empty!

With a hoarse cry—drowned by the tramping of busy feet upon the deck above—he fell forward upon the velvet couch, and lay there motionless like a log.

III.

The good ship was rushing on its eastward way, with Sandy Hook miles and miles behind, before his consciousness returned. For a full minute he sat half-dazed, before the truth came back to him. His eyes fell upon the envelop, which in his greedy haste he had thrown aside. He listlessly picked it up and examined the address. It ran:

"PAUL METHUEN-CARVALHO-SMITH, ESQ.
Passenger per
Str. 'Teutonic.'"

With a wondering curse he tore it open. This is what he read:

"WEDNESDAY MORNING.

"*Dear Mr. Methuen:*—Pardon my not using your full hyphenated name. Our friendship should dispose of all such ceremonious details.

"I am really angry with you for leaving New York in such unaccountable haste, and without even allowing me an opportunity of bidding you good by, and offering you my sincerest wishes for a pleasant voyage across the Atlantic. Late last night my business agent told me the steamer which you had selected, so that I am at least able to send you these few lines embodying what I missed saying by word of mouth.

"I was fully expecting, and I may add, hoping to have seen you to day, if only to express to you my deep regret at the failure I made yesterday afternoon in the character of 'subject.' I fear that for a perfect illustration of the mystery of hypnotism, some more impressionable and less commonplace a personage than my poor self is necessary. Honestly, I tried my best to submit to the wonderful influence, but could not; so I did what I thought was next best—I pretended to. To-day, I am in sackcloth and ashes for my deception, and must ease my mind by a most humble apology.

"By the way, as business called me early this morning to the place where my few baubles are in safe-keeping, I mentioned your intended visit to the manager. I trust you found him all that was courteous and obliging.

"Again heartily wishing you *bon voyage*,

"Faithfully yours, ROSALIE VARILLOS.

"*P. S.*—As Captain —— of your steamer is an old friend of mine (I have crossed with him several times), I have sent him a hurried line introducing you, and telling him of *our* friendship. I am sure he will make you comfortable. R. V."

NEW YORK CITY.

## FISHING.

BY CLINTON SCOLLARD.

ONCE I went to fish with Phil
Up beside the old red mill,
Where the perch and pickerel
In their water-houses dwell.
I crawled out upon a log—
Thought I'd sit there like a frog—
But it acted just as mean
As a pony when its "green";
For it "bucked," and I fell right
In, and yelled with all my might.

Came a man a-running down,
Bushy-bearded, big and brown,
Leaned, and grabbed my roundabout
By the belt, and pulled me out,
Dripping—wetter than a pike,
Shivery and "sousled like."
Then he stood and slapped his knee,
Laughed, and shouted, "*Sakes o' me!*
*Queerest fish I ever see!*"

CLINTON, N. Y.

TWO children were disputing one day as to who should go under the house first. The beams were festooned with cobwebs, and Jim wanted Buz to go under first and brush them down. "Huh," he said, standing back, "ladies *first*, and then, the gentlemen." "Well," came the quick retort, "the Bible says: 'The last shall be first, and the *first* shall be last.'"

## THE WAIF AND THE WISH-HORSE.

BY JULIE M. LIPPMANN.

"If wishes were horses
Beggars might ride."

IT was midsummer day.

Now, I have been told, that on midsummer day one may be prepared for the happening of any number of wonderful things. In the first place, from sunrise to sunset every one who listens attentively enough can understand the language of the birds and the wind and the insects and the flowers. If one doesn't understand—why, that is a sure sign that one has not been listening attentively enough.

On this particular midsummer day, just as the sun was rising over the hills far away, a little beggar child, thin and forlorn and dirty and ragged, slipped out from behind a barrel that had served to shield her through the night from the sight of watchmen and police, and ran swiftly up the city street.

No one saw her; and she sped on until at length her breath gave out, and she was forced to stop and gain it back again. The fact of the matter was, she was on a voyage of discovery. She had heard something very marvelous the day before. It was to the effect that somewhere there was a place so wide and green and beautiful that one grew quite fat and rosy just from the happiness of being there. The name of the place was—*The Country*.

She had heard a newsboy tell a shoeblack that "Slim Jim was tuk dere by de Fresh Hair Fun', an' he cum back so fat we're er havin' ter change his name."

She was going to find the Country. She had regained her breath, and so she began to run again; but it would have taken her hours and hours to get beyond the city limits even at this rate if it had not been midsummer day. But being midsummer day—

"I wisht," faltered the waif, and was going on to say what, when, lo! at her very side she saw a horse, milk-white and beautiful, with curved neck, and a tail so long that it swept the ground.

"Leap upon my back," said the steed. "You were about to wish that you might be carried on your way. *I* am your wish; you are to ride. Make haste; we have not a moment to spare; all are so precious to-day."

Without waiting for another bidding the beggar leaped upon the back of the horse, and in an instant was speeding along so swiftly that she could scarcely catch the song the wind was singing through her tangled hair. It seemed not a second before she was far away, with the city houses out of sight and the city heat out of mind. She was being borne through fields of freshest green that stretched broad on every side. The air was fresh and cool; the skies high and blue; and in the distance there was something that shimmered and sparkled in the sunlight, upon which she saw things floating—things with lofty, white wings, not birds. And beyond the shimmering, sparkling thing that looked like water—that was water—she saw a line of misty blue, darker than the sky, that seemed to rise and touch it—the hills.

Oh, it was beautiful! She gave a sigh of purest delight. In a moment the wish-horse had come to a standstill.

"You would like to stop here for a little while?" he said quietly, even before she really knew that she had wished to do so.

"Well, slip to the ground and do as you desire. In the meantime I will wander about and be ready to carry you on when you want me."

The waif did as he commanded, and in a twinkling was lying in the shade of a broad oak tree, her head pillowed on a mound of softest moss and in her ears the music of a thousand small voices tuned to perfect accord.

"Oh, goody!" exclaimed the beggar-child rapturously, "but ain't it jest lovely!"

"Yes, we think so," replied a small voice close to her ear, and moving her head a trifle and looking down she discovered a little figure no taller than one's thumb, clad from head to toe in a garment of bright green. The elf stood in a most graceful attitude, leaning upon a tall staff, and as the breeze blew he swung gently back and forth, exactly as one sees the leaves of grass do on a balmy day.

"Yes, we think so," repeated the elf. "We are glad you appreciate it. We strive to please. And pray, who may you be, my lady?"

The waif paused and hung her head.

"I don't know," she stammered at length. "Me name is Polly Ann, an' I cum from de town where dere ain't no grass ner no trees ner no—nothin'."

The elf considered a moment, and then exclaimed:

"I have it. I know who you are. You say your name is Polly Ann and that you come from the town. Why of course! It must be, surely! Indeed I am very glad to see you. I never saw one of you before, but I have heard you described. They told me you were very white and fragrant. Well, I think you would be white if you were not so—er—muddy; and I suppose you would be fragrant if you had been rained upon enough. Yes, I am quite sure I am right. Polly Ann, and coming from town. Certainly you must be Polyanthus—that is, 'city flower'; some people call you tube-rose. You're a nice variety, I hear. and I'm glad to make your acquaintance," whereupon he smiled upon her right cordially.

The poor waif was so overcome by the unaccustomed sensation of feeling herself addressed with kindly words and gracious smiles that she let two large tears drop from her grateful eyes and fall trickling down her cheeks. Her little, pale face was very dirty, and as the tears fell they made two white tracks along the grimy surface. At the sight the elf quite jumped.

"There!" exclaimed he, triumphantly, "I knew you would become white if you were rained upon enough. The trouble with you is you're dusty. One grows a bit that way these summer days when there isn't much chance of a good, steady soak, only an occasional shower-bath. Don't worry about it. I see an awfully nice little gray cloud overhead. Perhaps it will spill over on us if we wait a minute."

But the waif knew a better way than this.

"I wisht," she thought, "that I might be very 'white and fragrant' like what he said. I wisht not to be dirty like this no more."

And lo! instantly her wretched rags had fallen from her and she was clothed in the most delicate garments of spotless white. More than this; her skin was as pure and sweet as tho it had just been finely scrubbed, and, better than all, she seemed to have lost her old habits of faulty expression and felt quite at ease with the new particles of speech that came so trippingly to the tip of her tongue. It did not take an instant to complete the wondrous change; but even before it was accomplished the waif cried out, gratefully:

"Oh, thank you, thank you, good Wish-horse. I'm ever so much obliged." And the sound of a gentle neigh from the distance told her her acknowledgment had been heard and accepted.

The elf gazed at her in admiration.

"You are perfectly beautiful" he said at last, with a burst of enthusiasm. Polyanthus laughed:

"Thank *you* now" she said. All this time her little companion had not changed his position at all, and just as she was beginning to wonder why, she happened to glance down at his feet, and, to her surprise, found them to be firmly planted *in*, not on the ground.

"Dear, dear! you poor thing!" she exclaimed; "doesn't it tire you sadly to have to stand that way day after day? I should think you'd die."

"Die!" ejaculated the elf. "Die because one's roots are underground? I should rather think not. You'd see how quickly I'd die if you plucked me up. No indeed! Besides there's so much to do, one hasn't any time to feel tired. A young blade like me has to be accomplished, I tell you. He has to 'know which way the wind blows,' and he has to know the use of a spear. And he has to fence and shoot—and"—

XUM

"Shoot?" repeated the 'city-flower' in amazement. "What on earth do you aim at?"

Her friend gave her rather a reproachful glance.

"We don't aim at anything 'on earth,'" he explained. "We aim at growing and thriving. Every time we shoot we grow taller and stronger. It's fine sport. We all do it. Even the flowers; but they're especially given to pistil-practice. I suppose you never before considered what a busy community ours was, did you?"

"I never knew anything about you till now," replied Polyanthus, apologetically. You see, I was nothing but a poor little beggar-child, and all I knew was what I learned in the streets. And I never was in the country in all my life before." And then she gave a happy sigh and murmured. "Oh, it *is* good to be here."

The elf nodded his head approvingly, and then all at once Polyanthus noticed that the bees about her and the birds above her, and all the meadow, in fact, were joining in the chorus:

"'Tis good to be here? 'Tis good to be here!" till the world about was echoing to the music of it.

And then a sudden thought struck her.

"Oh, me!" she murmured, "just to think how selfish I have been, when merely by wishing I could have given all the others a bit of enjoyment, too. I wish all the rest of the poor children could be brought here."

No sooner were the words spoken than the ground began to tremble as tho from the pounding of numberless galloping feet, and from over the brow of the hill came a perfect herd of horses, each as white as the driven snow, and each bearing on his back a small beggar, as "tattered and torn" as was ever the man in the nursery rhyme. But how they laughed with delight, and how their tousled locks bobbed up and down and back and forth as they were borne along, and how, en the horses coming to a standstill before Polyanthus, they all leaped to the ground, and came to kiss her hand as tho she were their queen. You may be sure she did not wait very long before she wished that they should be as clean and as well clad herself, and you may be quite certain that it did not take a twinkling before she saw her wish gratified. Then how they pranced and capered and jumped and ran for very glee. Polyanthus could scarcely persuade them to remain still long enough to be introduced to the little grass elf, who had given her welcome to the field. And just as he had announced to her who she was, so he declared to the rest their families.

"This is Ellie,' said Polyanthus, leading up a tall girl with a crown of tawny hair.

"Ellie?" inquired the elf, "Ellie what?"

The girl hung her head. "I don't know," she said sadly; "I'm sure I never heard any one say."

"Well, I can tell you," the blade replied. "You're nothing more nor less than Elecampane, and your roots are very useful. I've heard that you originally sprung from the tears of beautiful Helen of Troy; but I don't believe a word of it. They do tell such silly tales about you all. There's that yellow-haired boy over there. They call him 'Bachelor's Button.' Now that's ridiculous, for every sensible person knows that bachelors never have any buttons. It's an undisputed fact. But I suppose you wonder where I have learned so much of life. Well, I will tell you. The wind comes over from town a hundred times a day, and every time he is just laden down with news that he has caught up from the lips of those gossiping mortals down there. My cousin, the corn, keeps his ears open, and then the first chance he gets he tells me all about it. It's a roundabout way of gaining information, I admit, but what can one do, situated as I am? Better so than not at all."

Polly thought the grass-elf felt himself quite aggrieved, and so she hastened to to say:

"Well, I wish I knew more of Life. It would be so"—

But even before she had finished speaking she found herself on the back of her wish-horse and being borne like the wind over valley and hill. She did not know where she was going and had not breath to ask, so she just clung as tight as she could to her good steed's mane and waited patiently until he came to a standstill, which he did ere very long in front of an immense place, the like of which Polly had never seen before.

"Am I to get down?" inquired she; and her horse gave a low whinny of assent, adding:

"Choose the entrance through which you wish to pass, and if any one questions you, say you desire to be admitted to the menagerie—in fact, ask to see the entire show."

"But, deary horse," protested Polly, "I didn't wish to go to the circus."

"Do as I bid you," replied her companion kindly, "and what you did wish will be granted you."

The little girl said no more, but slipping from her place, made her way slowly toward the huge structure in the direction of which she felt herself drawn. Over the main entrance she saw a flaming sign bearing the words:

"LIFE! THE GREATEST SHOW ON EARTH!"

And all about her were lesser placards on which were printed:

"THREE RINGS—ALL GOING AT ONE AND THE SAME TIME!"

or:

"NEW COMBINATIONS DAILY! WONDERFUL ATTRACTIONS! UNEQUALED MENAGERIE!"

And then all at once she noticed that she was surrounded by a dense crowd of people all pressing, as she was herself, toward the doorway of the enormous place. How she got in she never knew, for she was pushed and hustled and hurried and jostled by the surging mass about her; but by an by she found herself in a wide, tent-like place where there was plenty of space in which to walk and about the sides of which were ranged cages holding all manner of strange creatures. On the base of each cage was the name and description of its tenant, and Polly, passing slowly along, read these "explanatory notes" with interest as she gazed at their remarkable subjects. The first to meet her eye was:

"THE TERRIBLE TANTRUM!

"This most vicious and venomous reptile is born in the heat of *Anger*, and never thrives in any other climate. Its habit of gaining its food is to lurk about the vicinity of *Unpleasantness* until some unfortunate mortal happens to forget himself, when the Tantrum opens his huge, cavernous maw and the mortal *flies into him.*"

"Oh, dear!" thought Polly, turning aside with a shudder. "What an awful creature. It looks like a dragon, only it is a thousand times more ugly; and it seems as if it would do all sorts of horrible things if it was stirred up. What under the sun is this dreadful thing?" and she bent forward over the rail that fenced the crowd away from the cages, and read:

"THE REPULSIVE AND RUINOUS RAMPAGE.

"This remarkable beast shares with the Tantrum a singular love for heat, and becomes quite helpless when taken in a cool temper." ("I guess they forgot and left out 'ature' on the end of that word," mused Polly.) "Any one lured into going on a Rampage runs a terrible risk, as these creatures are apt to carry one beyond the bounds of Reason. They always go to Extremes, which is a bad place and a dangerous."

Polly hastened away as fast as she could from the frightful hulk she saw crouching in a dim corner of his den. When she gained courage to look up again, she saw before her a cage filled with numberless monkey-like creatures, all darting in different directions or hitching ungracefully here and there, until Polly grew dizzy with their ceaseless motion. She wondered what sort of animals these were; for, while they bore a certain resemblance to monkeys, they were far less decent in appearance. She found them described as

"FIDGETS!

"A most distressing species of the Fret family. They feed on nerves."

In the next cage were a pair of loathsome creatures called "SULKS!" whose heavy eyes and hanging jaws gave Polly quite an ill turn to see.

Then came, in three different compartments of the same coop, three most extraordinary creatures—feathered things, that were not birds, and yet resembled them somewhat; they were ticketed respectively

"THE MYSTERIOUS MIFF!

"This creature is generally born of nothing. It is very particular as to its diet, and will swallow scarcely anything except Offense, which it takes very easily."

"THE PECULIAR PET!

"This creature is closely connected with the Miff, but is smaller and shorter lived."

"THE HOT HEADED HUFF!

"This creature is of the same breed as the Miff and the Pet, and only differs from them in very slight degree. They are all neither fish nor flesh, but *Foul!*"

Polly paused for quite some moments before this particular cage, watching the antics of the inmates with the greatest amusement. All three strutted about in the most stately fashion, and evidently were trying to appear very dignified; while, in reality, they only succeeded in being extremely ridiculous.

But by and by she wearied of the menagerie and hearing sounds of martial music issuing from a tent beyond, made her way thence, still surrounded by the pushing throng and succeeded at length (tho not without some little difficulty) in procuring a seat from which she could view the performances in the first sawdust ring below.

It was very much like any other circus ring. A clown appeared who cracked stale jokes and whom every one cuffed and buffeted, but where the difference lay was in the fact that the poor fool really smarted under the abuse and at last slipped away and hid himself from his tormentors and was seen no more. But as he went Polly noticed that he carried something that looked strangely like a heart—and it was broken and nobody cared. There were the same obstacle races, but those taking part in them were in deadly earnest and strove with might and main to gain the goal ahead, and some of them died from exhaustion or discouragement. There were the same trapeze performers; men and women who hung at dizzy hights by their teeth or their heels or some such slight hold, and who occasionally dropped below and were caught in nets that it was most difficult to scramble out of (and that some did not succeed in scrambling out of). And there were the same bareback riders; individuals who by turning somersaults and calling "Houp-la," tried to dupe the audience into believing that they were accomplishing mighty feats; and really some of their tricks were not so bad; but Polly was disappointed in them all, for the pictures on the signboards outside had been so much more wonderful that anything she really saw within. One man had been advertised as:

"THE GREATEST WONDER OF THE AGE! THE RIDER OF THE WINGED HORSE PEGASUS!"

And not only was the horse wingless, but his rider was a very commonplace personage indeed, and Polly was utterly disgusted. But what seemed to her the strangest thing was the fact that the audience took part in the performance. Every once in a while some young man from among the crowd of spectators would burst into the ring and venture his life to gain the bag of gold (or what looked like gold) in the obstacle race or the contortionists' competition. Or some young woman would break away from her friends and join in the ranks of those who were attempting to ride the "Flying Horses," coming back sadly bruised and dejected from having been thrown by one of the balky animals.

There was so much mishap and so many tears connected with this ring that Polly felt quite broken-hearted and soon left her place and sought another where she could see a different set of performers and performances. And here her spirits rose considerably, for the actors in this circle seemed trained to better uses. Their ambition seemed to be the gaining of some better prize than gold or topmost position. But even here she saw a great deal of unhappiness and made her way to the third and last ring with a strange feeling of dread at her heart.

This circle was cast in quite a shadowy section of the tent, and what the performers did they seemed anxious to have unnoticed. At first Polly was almost afraid to look, but at last plucked up courage and saw what made her heart leap with happiness. The aspiration of these actors seemed to be to forget themselves and to think only of others, and the deeds they did were very beautiful. Polly longed to burst into a hearty round of applause but something checked her and she felt the occupants of this ring thought no one saw their graceful accomplishments and did not exhibit them for the sake of praise. So she watched them in silence for a long time and then slipped quietly away and through a door that led her out into the open air once more, where her horse was patiently awaiting her.

"Well, have you seen Life?" inquired he as she drew near.

"Yes, indeed," replied Polly soberly; "and it isn't much after all, unless one goes in at the right place—I mean where the crowd isn't. That last ring was the only one worth being near, and so few people really seemed to care to perform in it. No, it isn't very much unless one goes in the right way."

"Well, my dear," responded her companion, "I'm glad you've learned that much. But one ought to be thankful even if one manages to come out the right way. If you had gone in at the proper door in the first place everything would have been different. You see, you were so excited that you did not stop to think, but blindly followed the crowd, and it led you all awry. If you had paused and had carefully chosen the better way you would have seen it as it ought to be. Now you've seen it wrong side before. But as I said, one ought to be grateful even if one manages to come out the right way."

Polly did not quite understand this, but she was too happy to trouble her head about it, and so leaped lightly upon her horse's back and away they flew toward the meadow and her flock of friends.

Of course they were wild to hear of all her experiences, and it took her a long time to satisfy them, for there were so many questions to be answered and so many things to be explained. But by and by she had reached the end and then, while she paused for breath, the grass-elf said:

"And now, I suppose you don't know it, but it is almost sundown and you have only a few moments of mid summer day left and as soon as it's over you will find yourselves back in the city as you were before. There's time for only one wish more. Quick, children, quick!"

There was a second of hesitation, and then with one accord they all shouted:

"That we may come back every year and"—

But just then the sun dropped behind the hills, and midsummer day was done.

There was a rushing sound as tho a troop of horses were flying past, or a sudden strong wind was speeding townward, and then, in a moment, the meadow, instead of being crowded with laughing children, was clustered with smiling flowers, that nodded happily as if they knew that their wish was gratified, that they would come back to the country every year. Tall Elecampane and black-eyed Rudbeckia and yellow Buttercup and Daisy and all.

And at sunset a strong wind from the fields swept over the city, and perhaps it was that that made the dogs bark. Anyway some one hearing them began to hum:

"Hark, hark! The dogs do bark,
The beggars are coming to town,
Some in rags, and some in tags,
And some in silken gown."

But then that is only a nursery rhyme.

BROOKLYN, N. Y.

## PEBBLES.

"THESE very tight dresses the women wear remind me of that old theatrical sign." "Which?" "Standing Room Only." —*Puck.*

...."Did you attend the obsequies of Snip, your tailor?" "Yes, and I never saw Snip less obsequious."—*New York Herald.*

...."I went to the camp at Framingham. Even the tents were warlike." "How was that?" "Why, they were made of drilling."—*Lowell Citizen.*

....*Buz:* "Mamma, is Grandma my sin?" "Your sin? Why, no." "Yes, she is; for the Bible says: 'Be sure your sin will find you out,' and she *always* finds me out."

....*Mr. Oldgrad* (class of '60): "Ah, this is our class picture!" Ah, old boy, we were younger then than we are now." *Mr. De Grec:* "Yes, and knew a great deal more." —*Brooklyn Life.*

....*Facetious customer* (paying for his shampoo): "Yours is the crowning work of all." *Dignified barber:* "Yes, sir. Men in my profession stand at the head. Next!"—*Chicago Tribune.*

....Jim had just heard the story of Samson, and immediately applied it. "Mamma; baby'll never be a Nazarite, only behind, will he?" "Why?" "Cause he's banged in front; but you've never cut his back hair."

....*Miss Spinster:* "Such a nice man—Rector Brown. Why, this morning he said there were marriages in Heaven." *Miss Sharpe:* "So consoling for you, dear."—*New York Ledger.*

....I love to lie in sylvan shades,
And watch the line that falls
Into the stream, so still and calm,
And wait for fish in heavy hauls.
I love to lie and watch all this,
Beneath the azure, summer sky,
And when to town I hurry off,
With not a fish, and people scoff,
I love—ah then, I love to lie.
—*Boston News.*

....Jim had been to the park, and had evidently spelled out the statuary. "Mamma, who was Andromedary?" "Andromeda was a beautiful girl, who was chained to a rock in the sea because her mother was vain and talked too much about her being pretty." "What became of her?" Mamma had forgotten. "*I* know," said Buz. "She died, of course; for she couldn't get anything to eat."

....Little Annie had been having trouble with her lessons, and had turned for assistance to her big brother. He did the sums for her, handed her the paper, and resumed his reading. She was soon back at his side, however, and he inquired: "What's the matter? Aren't they all right?" "Oh, yes indeed! They are ever so nice; but won't you please put a few mistakes in, so that teacher will think I did it?"—*Washington Post.*

## PUZZLEDOM.

*Communications for this department should be addressed "Puzzles," THE INDEPENDENT, New York.*

NUMERICAL ENIGMA.

I am a saying of 25 letters.
My 6, 9, 15, 2, 7, 17, was a German poet.
My 1, 24, 5, 10, 13, is a holy person.
My 12, 18, 22, 25, 3, a sylvan deity.
My 14, 20, 16, 6, 11, 21, 8, was a bold navigator of the fifth century, who delighted in 23, 4, 19. E. W. C.

BEHEADINGS.

1. Behead hasty, and leave a kind of tree.
2. Behead sound, and leave very few.
3. Behead a contest, and leave that which may be found on a pack of cards.
4. Behead a slender piece of wood, and leave the noise of a clock.
5. Behead a plant, and leave an era.
6. Behead a drain, and leave a black fluid
7. Behead a time-piece, and leave to fasten.
8. Behead a garment, and leave a grain.
9. Behead a body of cars, and leave water.
10. Behead one of the months of the year, and leave a covered roof. A. S. D.

ANSWERS TO PUZZLES OF JUNE 18TH.

ADDED WORDS.

1, Arm-let; 2, car-rot; 3, can-did; 4, ram-rod; 5, pip-kin; 6, pan-try; 7, red-den; 8, spa-red; 9, asp-ire; 10, but-ton; 11, see-saw; 12, pot ash.

BURIED CITIES.

1, Troy; 2, Tripoli; 3, Gondar; 4, Ghent; 5, Lucknow; 6, Meshed; 7, Madrid; 8, Newport; 9, Naples; 10, Canton; 11, Bombay; 12, Panama.

CENTRAL ACROSTIC.—*Selected.*

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S E *A* T S
B O *R* N E
H O *L* L Y
M O *Y* L E

FOUR SQUARES.

A S *S* U N
S O *U* T E
S U *N* E W

G A S E T
A P *E* R E
S E *T* E N


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It's easily explained, you can drive women to use *Pearline*—some of them have to be driven to it. But, once they've used it, you can't drive them into giving it up.

**Beware** Peddlers and some unscrupulous grocers will tell you, "this is as good as" or "the same as Pearline." IT'S FALSE—Pearline is never peddled, and if your grocer sends you something in place of Pearline, do the honest thing—*send it back.* 190 JAMES PYLE, New York.

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# Farm and Garden.

*[The Agricultural Editor will be glad to receive any practical hints, suggestions or information that will make this department more valuable to those of our subscribers who feel specially interested.]*

## NEW YORK DAIRY SCHOOLS.

BY WM. H. COLEMAN.

THE year 1890 will be memorable in the dairy annals of this State for the establishment of schools for practically free instruction in the making of butter and cheese—and the first, I believe, in any part of the country, aside from experiment station work. The idea had been well considered, and discussed in the agricultural press by Col. F. D. Curtis and others. A bill to establish permanent schools failed to pass the Legislature, but an appropriation was secured sufficient to hold four schools of four days each, under the care of the State Dairy Association, in addition to its conferences, etc. Arrangements were made to have these at McDonough, Chenango County; Aurelius, Cayuga County; Meredith, Delaware County; and Geneva, Ontario County. At the first school a class fee of fifty cents was charged.

It was with peculiar interest that the McDonough school was opened, June 11th. It was held on the farm of Mr. Geo. A. Purdy, in charge of President W. H. Gilbert and Colonel Curtis. Forty-five students of both sexes were present and gave close attention. There was also a large attendance of older people. Each day two lectures were given on the piazza facing the shaded grounds, and in the dairy butter was made, every detail being explained, the students taking notes, asking questions, and being questioned in turn. A question box was provided for the more timid, and the first two questions put in were by a farmer's daughter of sixteen. The question traversed the whole ground of feeding and handling cows, the care of milk, the details of churning, salting and packing butter, etc. Careful record was made of the various churnings of butter, of which the following is an example: One churning of cream from 734 pounds of milk, from cold setting, was churned in a swing churn. Milk had been set twenty-four hours, and when skimmed was sweet. Creamed at 46°, ripened at 66° and churned at 63°, granules 63°; product, 52 pounds of unwashed, unsalted butter, and 46 pounds of finished butter of the first quality. Ratio 16 68 pounds of milk to 1 pound of butter. Others ran from 22 to 24 pounds.

During the sessions students were called on to read their notes on the lectures and give their own ideas and impressions; also to state difficulties and relate their own experience in dairy matters. One reported difficulty was so explained that the questioner next day was able to overcome it.

At Aurelius, June 17th–20th, the school was held on the farm of Mr. A. D. Baker. Twenty-seven students were enrolled the first day, and the attendance was constant. Most of the students were young women, daughters and wives of farmers. Some of the older folk present were astonished at the reports and essays of the students, and wished there had been such opportunities when they were young. Cows were brought into the yard and reasons given why one cow was selected out of the herd as the best. It was at this school that the following remarkable churning was made: Herd, ten thoroughbred and grade Jerseys. Milk, 212 pounds, 2 ounces, creamed in small, old-fashioned open pans thirty-six hours, at 65° to 70°, without ice. Cream churned in Stoddard churn, at temperature of 67°; temperature at separation, 72°; time of churning, forty-five minutes; butter washed when in small granules, in ice-water in churn; salted and washed in Cunningham worker until quite dry. Product, 15¼ pounds of butter of fine quality. Ratio, 13.91 pounds of milk to one of butter.

The Meredith school, June 24th–27th, at Mr. J. D Smith's, brought together thirty-seven students and many young farmers and their wives. Altho in a county with high reputation for butter, its people seemed ready and anxious to improve if they could and give their young people the benefit of good instruction. The place of meeting had been the home of three generations, and was equipped with a model dairy. Yet on testing the herd by the Short method, Mr. Smith was astonished to learn that a favorite cow gave only 3¼ per cent. of butter fats, while a grade Guernsey heifer, two years old, produced 7¾ per cent., and was actually making the most butter every day.

The Geneva school, Sept. 2d–5th, was one of the most successful. Forty-one students were present, two from Orange County, two from Chenango, and one from Oneida, the remainder representing five neighboring counties. The place of meeting was the big barn of the Experiment Station, which gave opportunity for science to have her say on butter making. The station supplied note books and pencils, and two or three persons were appointed to make summaries of the proceedings, to be read at the succeeding session. Dr. Collier and his assistants did everything to make the school a success. Mr. Whalen explained a method of testing milk for butter fat, and taught several how to do it. Mr. Van Slyke explained the chemical and physical constituents of milk. Mr. Emery gave an address on the raising and care of dairy animals. Warm thanks were expressed to their instructors by the students, who here, as elsewhere, seemed keenly alive to the advantages presented.

It would be difficult to estimate the practical good that will result from this and related lines of State work. So much of the public moneys are wasted or go astray that it is a pleasure to record the results of a small expenditure where every dollar tells—and will tell, in greatly increased dairy products in the future.

Encouraged by the first year's success, arrangements were made for a series of schools this year, and the first was held at Cuba, Allegany County, May 29th. It was rendered sad and memorable by the sudden death of Colonel Curtis, who had done so much to establish and carry on, not only these schools but the Farmers' Institutes for several winters past. In fact, he had turned from a hard campaign for six months, with only a brief respite, to take up new labors, and there is little doubt that his death is largely owing to overwork in promoting the dairy interests of this State. He has gone into every part of it, to many localities difficult of access, speaking, lecturing, taking notes, and sending full reports to the *Country Gentleman*, to say nothing of outside talks and discussions with individuals. He kept close watch on legislation, and often appeared before committees in Albany and in Washington to secure legislation that should help or protect the dairy interests of the State and of the nation. His work was attracting notice in many parts of the country, and last year he was called to Richmond to speak to the farmers of Virginia. Yet, withal, his massive frame seemed fitted for hard work, and his whole heart was in it. He had a fine presence, a frank, honest face, a clear, strong voice, and a ready humor, an apt way of putting things, wide knowledge of men and affairs in the agricultural world. Wherever he went, he made friends, and the farmers felt that he understood them and was working for them. He had many able associates, but they all agree that as an all-round, ready speaker and writer on agricultural topics he had no equal. More than this, he is mourned by them as a brother beloved, with whom acquaintance soon passed into personal affection. Six of them were his pall bearers at Charleston, June 1st; and Mr. George T. Powell, who had charge of the Farmers' Institutes, this winter and spring, pronounced a eulogy, by old-time agreement between the two men.

I should add that Cornell University has established a permanent School of Dairy Husbandry and Animal Industry, and will enlarge its present dairy house, furnishing it with power, shafting, churns, fat-testers, centrifugals, etc. It is expected to fit students to take charge of any branch of dairy husbandry. The university has two fine herds of cows—Jersey, and Holsteins—which will be used for purposes of instruction.

ALBANY, N. Y.

## IN THE ORCHARD.

BY DR. GEORGE G. GROFF.

SAVE THE YOUNG TREES.—It is a common observation that a large portion of the young trees planted each season fail to reach the years of maturity. This is largely due to a failure to understand the conditions necessary to promote plant growth. Trees with fair attention will commonly grow and not die. This spring has been the most unfavorable for many years for setting out young trees, and yet our experience leads us to say that even in such a dry season as this has been, it is possible to make almost every tree received from the nursery in fair condition, grow. Indeed, we have been surprised as we watch our nearly 1,000 trees, to see day by day new leaves put forth, and in some cases considerable growth made, and not a drop of rain falling upon them.

AT TIME OF PLANTING.—To be sure, the trees should be given a chance when planted. They should be taken from the packing boxes in which they came from the nursery, and planted at once, firming the ground carefully all about the roots. If the trees come out of the packing boxes all dried and shriveled, it is well to bury them in damp, not wet, earth until they become plump again. They should not be planted in dry earth but in that which is moist, as freshly dug earth nearly always is. If the ground is very dry at the time of planting, the roots should be well wet or dipped in a puddle of clay before planting. I like to put a half bucket of water in each hole when planting in very dry weather; but if the holes are freshly dug and the ground carefully firmed about the roots, it is not necessary to add water unless the ground is very dry.

KEEP THE GROUND MELLOW.—The young trees should be cultivated just as we work a crop of potatoes, and, if done frequently, it is wonderful what an amount of moisture will rise by capillary attraction from below, and keep the rootlets in fair condition. In this cultivation a short single-tree should be used, for the fruit grower will not permit a tree to be barked without some trouble to the party who does this. If, by chance, a tree is injured, it may be saved by painting the injured portion over with any common paint, or, if the injury is near the ground, it may be wrapped up in a thick plaster of fresh cow manure and banked with earth to keep moist. The drier the season, the more frequently the ground should be worked, until August 15th. After that date cultivation should cease, in order that a late growth of wood be not promoted.

KEEP DOWN THE WEEDS.—Trees cannot do well in weeds. Keep them down as you do in your farm crops. If, perchance, you have planted the trees in a grain or grass field, keep down grain and grass for a circle three or four feet in diameter all about the tree. These plants will make the ground dry about the roots of the tree. The weeds which start after cultivation ceases in August may be killed with the hoe. The soil can support but one crop at a time, is the reason we must kill the weeds.

MULCH.—If the dry weather contines, and it will be dry in July and August, mulch the trees for three feet all about their trunks. Grass, weeds, or long manure, all answer well for this purpose. The mulch keeps the moisture from drying out of the soil and gives new rootlets a chance to form. Once we had sixteen trees, every one of which threatened to die. They were given a liberal watering and the ground was covered with long manure. The result was that every tree soon put out leaves and was saved. When the ground cannot be cultivated, one should never forget to mulch, and he will be repaid in the greater growth of his trees, and by the small per cent. of trees which will die.

WATERING.—Often we feel that to water a lot of trees is too great a task to undertake. But in a dry time, if the trees have not been carefully planted, this may be the means of saving them. It is not so great a task to water a lot of trees as one would suppose. The water can be hauled in barrels, and a half pailful applied to each tree (in a little basin made of earth about each trunk) will do a world of good. After the water has been applied, the loose soil should be drawn up about the trees, in order that the soil may not bake, and then make a condition of things worse than before the water was applied. But, if a mulch is applied after watering, or if loose soil is drawn over the moist earth, only good will result. Trees planted in very dry soil may often be saved by a little care to water in very dry times.

FIGHTING THE INSECTS.—Now is the time to combat insects. Attack them early before they increase to do serious harm. Many nests of eggs may be picked from the trees before they hatch out, but that time is now past. Still we may destroy the young broods.

On the currant and gooseberry bushes, the currant worm has been at work for several weeks. Hellebore powder is death to the pest. The writer applies it pure, dusting it through a thin stocking leg. But it may be mixed with water (a tablespoonful to five gallons of water) and applied with a sprinkling can. Or it may be mixed with four times its bulk of flour or middlings and applied in that shape. The morning when the dew is on is the best time to apply any powder, as it then adheres to the leaves.

It may not be too late to spray the apple trees for the codling moth, tho the best results are gotten by spraying just as the blossoms fall, and then once or twice later in the season. It is now fully demonstrated that an apple crop may be saved by the use of the arsenic compounds applied by means of the spraying apparatus. The Paris green is for many reasons preferable to the London purple (tho it costs more); one pound to 300 or 400 gallons of water is strong enough according to present testimony. To keep down the curculio nothing has yet been suggested except spraying, jarring, and the use of plenty of chickens to pick up the little turks. Lice of all kinds which may infest trees are killed by the kerosene emulsion. This is made by mixing one quart of soft soap, two quarts of boiling water, and one pint of kerosene. It must be stirred violently *until all the kerosene disappears.* It is then to be applied with a force pump, so as to throw it with violence over the plants.

For borers, in the peach, apple, quince and pear, nothing is better than to whitewash them yearly with a wash containing crude carbolic acid, soft soap, a little Paris green, and enough cow manure to make the whole stick well.

Those who desire to get full descriptions as to the proper mode of fighting insects should write to their State Experiment Stations for Bulletins on insecticides, and the methods of using them, and to the Department of Agriculture, Washington, D. C., for the Government Bulletin of the same subject.

The Bureau of Entomology of the Department of Agriculture furnishes the following directions for the use of the insecticides most commonly used or most valuable for use:

"*London Purple.*—To twenty pounds of flour from a quarter to a half pound is added and well mixed. This is applied with a sifter or blower. With 150 gallons of water a quarter to a half pound is mixed. For spraying, this is more liable to injure foliage than is Paris green, and is generally more reliable.

"*Paris Green.*—With twenty pounds of flour from three-quarters to one pound is mixed and applied by sifting or by blower. The same amount of insecticide to 300 gallons of water is used as a spray. For spraying.

"*Carbolic Acid.*—A solution of one part in 150 of water is used against parasites on domestic animals, and in their barns and sheds, also on the surface of plants and among their roots in the ground. To sprinkle on plants, or to use in spraying apparatus.

"*Hellebore.*—The powder is sifted on alone or mixed with one part to twenty of flour. With one gallon of water a tablespoonful of this powder is mixed for spraying. For currant worm.

"*Kerosene Milk Emulsion.*—To one part of milk and two parts kerosene and churn by force pump or other agitator. The butter-like emulsion is diluted *ad libitum* with water. An easier method is to mix one part kerosene with eight of milk. For rose bugs and plant lice.

"*Soap Emulsion.*—In one gallon of hot water a half pound whale oil soap is dissolved. This, instead of milk, is mixed to an emulsion of kerosene in the same manner and proportions as above. For rose bugs.

"*Pyrethrum, Persian Insect Powder.*—Is blown or sifted on dry; also applied in water, one gallon to a tablespoonful of the powder, well stirred and then sprayed. For all insects.

"*Tobacco Decoction.*—This is made as strong as a wash or spray to kill insect pests on animals and plants. For house plants.

"*For Borers.*—The following wash, applied twice each season, is a sure remedy against the apple and peach borers. It will also prevent attacks of rabbits and mice. Put an oil barrel on a sled or stone boat, knock out one head and fill it half full of fresh cow manure. Add one-half bushel air slaked lime, one-half bushel hard wood ashes, three pounds of sulphur, one pint crude carbolic acid, and water enough to make it like a very thick paint. Remove all grass, weeds and loose earth from the base of the tree, and paint it with this mixture, using a half-worn corn broom, from the ground to the limbs, leaving a thick puddle at the base of the tree. Apply about May 20th and July 15th."

BLIGHTS AND ROTS.—These should be combated by spraying with solutions of copper salts, and to these they generally yield readily. The best known of these is the Bordeaux mixture: Six pounds of sulphate of copper are dissolved in two gallons of hot water, and four pounds of fresh lime are slaked in water enough to make a thin lime wash. When both are cooled, pour together, mixing thoroughly, and dilute to twenty-two gallons. Strain before using. Grape rot, potato blight, apple scab, are all controlled by the use of this wash applied with the spraying apparatus.

It has recently been demonstrated that Paris green and the solutions of copper salts map be applied simultaneously with the spraying apparatus, all that is necessary being to add the chemicals at the same time to the water passing through the sprayer.

A leaflet from the New York Agricultural Experiment Station, gives the following terse directions in reference to theinsecticides:

"Paris green for codling moth, eye spotted bud moth, leaf rollers, folders, web worms, and all insects which destroy the foliage of apple trees by eating the leaves.

"To 200 gallons of water add one pound of Paris green and stir thoroughly. This would be one-fourth pound of Paris green to fifty gal-

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lons of water, which about fills a common kerosene barrel. This is a very convenient formula, and saves measuring every time the supply is exhausted. Paris green is not dissolved in water in any appreciable amount, as many suppose, but simply is held in suspension by the water. This necessitates constant stirring, or the Paris green will settle to the bottom of the barrel, and the last few gallons in the tank or barrel will be much stronger than the first, and injure the foliage of the tree on which it is sprayed. It is recommended to add two or three gallons of water toward the last of the barrel; this will dilute the poison which has settled to the bottom and avoid injury.

"Paris green can be used on pear trees, and of the same strength as on the apple.

"On the plum it should not be used in a stronger solution than one pound to 300 gallons of water.

"On the peach and apricot 350 to 400 gallons of water to one pound of the poison is recommended.

"Before using stronger mixtures test them on a few trees before applying in large quantities.

"Cook's Kerosene Emulsion for all plant lice and their eggs.

"Dissolve in two quarts of water one quart of soft soap or one quarter of a pound of bar soap, by heating to the boiling point, then add one pint of kerosene oil and stir violently for from three to five minutes. Dilute with from twelve to fifteen parts of water."

"TIME OF APPLICATION.—Spraying the plum, peach, apricot, cherry and pear should begin at once and be continued at intervals of from ten to twenty days, depending on climatic conditions, until danger from pests is past.

"For the apple, begin as soon as the blossoms have fallen from the trees, and continue the same as for the above."

RAVAGES OF MICE AND RABBITS.—If the trees are painted late in the season with the preparation for borers, generally there will be but little trouble from the above pests barking the trees. Yet the precaution should always be taken of clearing all the grass and rubbish away from the trunks of the trees for a space of three to four feet. Any rabbits in the orchard should be trapped or shot before snow falls.

Lewisburgh, Penn.

## WONDERFUL INCREASE IN THE DEMAND FOR FLOWERS.

LAST year for the first time statistics of floriculture in the United States were collected by the Census Bureau. They are now given to the public in a bulletin just issued, and they will be found of exceptional interest.

The most striking thing about them is the marvelous growth shown in recent years in the production of, and popular demand for, flowering plants and cut flowers. Twenty-five years ago the business was insignificant. Even ten years ago it was small compared with its present extent.

There are now nearly five thousand establishments in the United States engaged in raising plants and flowers. It is interesting to note that more than three hundred of these are owned and conducted by women. About forty million dollars' capital are invested in the industry, and nearly twenty thousand persons employed in it. The products during the census year were valued at twenty-six million dollars—twelve millions for shrubs and plants, and fourteen millions for cut flowers. Among the products were nearly fifty million roses.

Four-fifths of this business has been developed within the past twenty years. Eighteen hundred establishments have sprung up since 1880.

Floral establishments are found in every State. New York leads with eight hundred. In these were produced, during the census year, plants valued at two million two hundred thousand dollars, and cut flowers at three million six hundred thousand. Pennsylvania comes next, with five hundred and forty-four establishments. Its products were worth three million six hundred thousand dollars, divided nearly equally between plants and cut flowers. In proportion to its size New Jersey is the greatest flower producing State, a fact due probably to its lying between the two markets of New York and Philadelphia. It has nearly four hundred greenhouses, and produced in 1890 one million three hundred thousand dollars' worth of cut flowers and nine hundred thousand dollars' worth of plants.

An interesting feature of these statistics is that showing the relative popularity of the various flowers. Of the plants sold the demand in the Northern and Eastern States is greatest for geraniums, coleus, roses, pansies, verbenas, heliotrope, carnations, chrysanthemums, palms, ferns and fuchsias, nearly in the order named. In the South the demand is for roses, chrysanthemums, geraniums, coleus, palms and ferns, while California shows the demand to be largest for roses, carnations, chrysanthemums, geraniums, palms and pansies. There is also a very general and growing demand for aquatic plants, and specialists are giving marked attention to this branch of the business.

In cut flowers the greatest demand everywhere is for roses. Carnations rank next in popularity. These two furnish about two-thirds in value of all the cut flowers sold. Violets, chrysanthemums, lilies, hyacinths, smilax, bouvardia, heliotrope, pansies and tulips, in the order named, supply twenty-five per cent. more, while the other ten per cent. is made up of orchids, tuberoses, mignonette, primroses, camellias, daffodils, and many other cultivated in a small way to supply a special or local demand.

The Census Bureau also gives some interesting opinions of florists in various parts of the country as to the causes of the remarkable growth of the flower trade. These show that the love of flowers is growing among all classes—the poor as well as the rich. "This town," says one, "is built up mainly of workingmen who aim to own their homes and beautify them." "Business is increasing in cut flowers," answers another, "caused by a rapid increase in wealth and the artistic manner in which flowers are now furnished to consumers." "A great factor in the increase," adds a third, "is the decorating of all our public schoolrooms in winter with fine plants."

Others attribute the increase to fashion, more cultivated taste, etc., and many agree that lower prices, due to competition, have much to do with it. Especially interesting is this view of a New York florist: "In 1880 there were scarcely fifty stores in the city of New York, but now there are about two hundred and fifty, and all seem to be making a living. Many are making money, due in a measure to increase of population and wealth, and also to increase of quantity of flowers grown together with better quality and greater variety."

There is no indication of any abatement of the growing demand for flowers. They are evidently destined to become more popular than ever.—*The New York Herald.*

## BIRDS PULLING CORN.

BLACKBIRDS are often very troublesome about pulling corn when it first breaks ground and until it is too tall for them to handle. They have no fear of the lines around the field that would keep off the crows; and they are too numerous to be shot, and too brave to be afraid of scarecrows, or of a man with a gun when he is more than a gunshot away. Corn they want, corn they will have; and it is the best way to let them have it. A peck of corn scattered around the borders of a ten-acre field, putting the larger part on the edge next the swamp, where they most do congregate, will usually satisfy their appetite while the corn is growing, unless they are very numerous; and they would rather pick it up than pull it from the hill. If one feeding is not enough, give another, as it takes but little more corn and much less labor than it would to replant the field. Do not poison the corn, as the blackbirds, robins and other birds that would eat it are troublesome only a few days in the year, and the farmers' friends in these days of numerous insect pests, the rest of the time.—*American Cultivator.*


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## The Independent For 1891.

THE INDEPENDENT has been a great paper for more than forty years. It will be a greater paper this year than ever before. When it was started it made a new era in religious journalism. It brought religion to bear on politics and social life, and it also made the religious newspaper a magazine of good literature as well. In those days THE INDEPENDENT seemed a wonder, because it was alone. It set the fashion for other papers. Now every good religious paper tries to do what THE INDEPENDENT did from the beginning.

THE INDEPENDENT has tried to do well, and it will now try to do better. But it will continue on the same old lines. It will not print all personal and local items of religious interest, donations to pastors and repairs of chapels; but it will continue to give the best and fullest account of all religious events that indicate a general movement and influence religious history. It will take a deep interest in all efforts to extend the sway of Christianity at home and abroad. It will be the organ of mission work the world over, and it will attempt, editorially, to apply the principles of Christianity to all public affairs.

We shall continue our Symposiums, making them semi-monthly, and drawing into them men who are specialists on their themes, not asking men to write who can only talk miscellaneously, but those who will speak with authority. We have received only words of warm commendation for this feature of THE INDEPENDENT. Meanwhile we do not mean that the general literary department of THE INDEPENDENT shall be neglected. Symposiums take space and would cut down the room allotted for our valued corps of writers if we did not add extra pages. Last year we added pages enough to have made, if thus printed, seven extra papers. We have begun even more liberally this year, and shall continue to give more than our contract of fifty-two papers of thirty-two pages each requires. Our contributions, in prose and poetry, in story and discussion, will be the best that can be found in two hemispheres.

We especially call attention to an extended series of articles, which began February 5th, by Prof. Richard T. Ely, of Johns Hopkins University, on Socialism. It will be a thorough discussion, from a standpoint which is not hostile, and is wholly Christian. Unlike Professor Sumner's articles, it will represent the growing sentiment that, with the establishing of great combinations and the breaking down of competition, the State has duties of oversight of capital and labor, to prevent injustice, and to promote the general interests of the people. These articles will be copyrighted, and doubtless appear in a volume which will be an important text-book in the best institutions of learning.

We might mention other popular writers who will contribute, but it would be invidious. Those whom our readers want will all write, if labor and money can get them. We will allow ourselves to be left behind by no periodical, weekly or monthly, in the country. THE INDEPENDENT proposes, more fully than ever before, to instruct and please all its readers.

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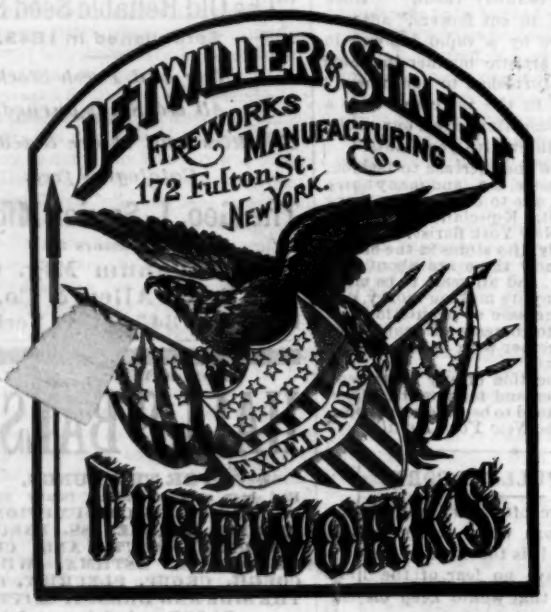


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